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Premium Rates MARINE

Definition of 2005
Premium Rate Components



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THE WORKPLACE SAFETY AND INSURANCE BOARD



2005 Premium PANNEW Rates

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SECTION 1

Introduction





INTRODUCTION

a. 2005 Premium Rates Summary

The WSIB Board of Directors has set the 2005 average premium rate for Schedule 1 employers at \$2.19 for every \$100 insurable earnings – the same as the average premium rate for 2004.

The average rate for 2005 is the result of careful review of the WSIB's funding strategy, and valuable input from stakeholders representing employers in a wide range of industries.

The zero percent average premium rate change does not mean rates will stay the same for all Ontario employers. Premium rates for individual rate groups have been recalculated.

For the past year, the WSIB's stakeholders have been asking for in-depth meetings to discuss the various components of premium rates and to have a better understanding of the WSIB's financial status. Leading up to the 2006 premium rates, the WSIB will be meeting and working with all of our partners to provide further information on issues affecting the system's costs, the recent investment climate as well as the retirement of the WSIB's unfunded liability.

The WSIB is committed to reducing the unfunded liability. Reducing the unfunded liability is essential to the long-term financial stability of the system. Moreover, the WSIB remains committed to the principle of setting annual rates at levels appropriate to our costs for the year.

For several years, the WSIB has observed a steady decline in the number of workplace injuries and illnesses serious enough to require time off work. The WSIB and its partners in Ontario's workplace health and safety system support the efforts of employers and workers to make their workplaces safer and healthier. These efforts are mitigating the effect of rising claims costs on premium rates.



The classification scheme that defines the many rate groups used in setting premium rates has had only minor changes for 2005. Consequently, the number of rate groups in Schedule 1 remains at 157. More information about rate group changes can be found in Section 8 of this manual.

b. The Role of the Workplace Safety and Insurance Board (WSIB)

The Workplace Safety and Insurance Board (WSIB) plays a key role in the province's occupational health and safety system. The WSIB administers no-fault workplace insurance for employers and their workers and is committed to the prevention of workplace injuries and illnesses. The WSIB provides disability benefits, monitors the quality of healthcare, and assists in early and safe return to work for workers who are injured on the job or contract an occupational disease.

The Workplace Safety and Insurance Board (WSIB) is a statutory corporation created by an Act of the Ontario Legislature in 1914. The WSIB is responsible for administering the *Workplace Safety and Insurance Act,* 1997.

Employers covered by the *Workplace Safety and Insurance Act, 1997*, are divided into two groups, referred to as "Schedule 1" and "Schedule 2." Schedule 1 employers are insured under a "collective liability" system, and are required to contribute to the WSIB Insurance Fund. Schedule 2 employers are "self-insured," and are individually liable for the full costs of their workers' claims. The WSIB pays insurance benefits for Schedule 2 workers and is reimbursed by their employers for the costs of the claims (including administrative costs), and for the cost of the WSIB's prevention activities.

The WSIB receives no government funding or assistance. WSIB revenue must cover all costs associated with both new and existing claims. Revenue is raised through premiums, which are collected from all Schedule 1 employers covered under the Workplace Safety and Insurance Act, 1997. Schedule 2 reimbursements also contribute to WSIB revenue, as do earnings from a diversified investment portfolio.

This *Premium Rates Manual* pertains only to Schedule 1 and not to Schedule 2 because it is only Schedule 1 employers who are charged WSIB insurance premiums.



c. Funding Strategy

The WSIB's approach to funding is flexible and responsive, with reviews that ensure premium rates are adjusted according to the success of our funding strategies. This helps us to keep rates low, while protecting the ongoing financial viability of the system.

The system currently has an unfunded liability, which means that sufficient funds are not available to pay for the full life of all the claims currently in the system. Our funding strategy remains on-target to eliminate the unfunded liability by 2014.

Although the unfunded liability is at a significantly lower level than its 1993 peak of \$11,532 million, it has grown the past two years from a recent low of \$5,657 million as of the end of 2001 to \$7,135 million as of the end of 2003.

A strategy is also in place to ensure that Schedule 2 employers, who are individually responsible for employee benefit costs and related administrative expenses, cover their liabilities.

In 2002, we introduced a "gain and loss" component to premium rates for Schedule 1 employers. Gains and losses are determined at the class level and spread over a period of five years. If the actual claims cost experience of a class was better than its expected experience then a gain is generated for that class. Conversely, when the actual experience was worse than expected, then there is a loss instead of a gain. For the 2005 premium rates, the gains and losses relate to accident years 1999 through 2002.

A gain results in a reduction in premium rates while a loss results in an increase. This procedure helps tune the premium rate after the fact so that actual experience is more accurately reflected.

d. Derivation of the 2005 Premium Rates

The Schedule 1 costs of the workers' compensation system are funded through premium rates being applied to the payroll of Schedule 1 employers. However, employers are not all charged at the same rate. Rather, for the purpose of charging them on a more equitable basis, employers have been classified into the rate groups defined under the WSIB's classification scheme, with each rate group having a different premium rate which reflects the inherent risk of the particular services or industries insured within that rate group.



The classification scheme maintained by the WSIB currently divides the services and industries insured under Schedule 1 into nine broad classes, which are further subdivided into 157 rate groups based on similarity of business activity and relative risk. The number of rate groups has not changed from 2004. More information about classification scheme changes can be found in Section 8 of this manual. Additional details about the classification scheme itself can be obtained by consulting the WSIB's Employer Classification Manual.

For each of the classes and rate groups defined in the classification scheme, the WSIB prospectively derives a premium rate to cover costs relating to the upcoming 2005 premium year. These costs include:

- a) the expected future benefit costs and claims administrative expenses of new claims for the premium year,
- b) the WSIB's administrative expenses, accident prevention costs, and other statutory obligations for the premium year,
- c) the charge towards retiring the WSIB's unfunded liability in accordance with the WSIB's strategy to be fully funded by the year 2014, and
- d) The gains and losses generated by claims cost experience of accident years 1999 through 2002.

Premium rates are determined annually on an actuarial basis and are expressed as a dollar amount per \$100 of insurable earnings.

The nine classes play a significant role in rate setting, for it is at the class level that certain cost items are estimated, using data and assumptions particular to each class. Once the class estimates are determined, corresponding estimates are derived for the rate groups comprising each class. The 2005 premium rates are based on claims experience and insurable earnings data for the most recent five years. That is, for the period from 1999 through 2003 inclusive.

There are many assumptions important in determining premium rates for the classes, including those related to the economy. For instance, changes in the level of employment and earnings of a class are two factors that can influence the insurable earnings base of that class. The source of the economic assumptions used in rate setting is the WSIB's official economic forecast.



In this regard, the WSIB annually prepares an economic forecast for each of the nine classes based on a variety of inputs including an economic outlook from *Informetrica*. This outlook is not simply for the Ontario economy as a whole but has been specifically tailored to those sectors of the provincial economy insured under the nine classes defined for Schedule 1. The class-by-class economic assumptions from the WSIB's official forecast are shown below.

Economic Assumptions Supporting The 2005 Premium Rates

	Earnings	Earnings	Employment	Employment
	Growth	Growth	Growth	Growth
Class	2003-2004	2004-2005	2003-2004	2004-2005
Class A: Forest Products	2.40%	4.00%	0.90%	0.90%
Class B: Mining and Related Industries	4.80%	3.00%	3.00%	2.90%
Class C: Other Primary Industries	3.00%	3.00%	2.00%	2.00%
Class D: Manufacturing	3.10%	2.90%	1.00%	1.20%
Class E: Transportation And Storage	2.30%	2.90%	0.40%	0.20%
Class F: Retail and Wholesale Trades	3.00%	3.00%	1.10%	1.10%
Class G: Construction	2.50%	2.50%	6.50%	6.50%
Class H: Government and Related Services	1.80%	1.60%	2.00%	1.20%
Class I: Other Services	2.50%	3.50%	2.00%	2.00%
Schedule 1	2.80%	2.80%	1.70%	1.70%



e. Classification Scheme and Data Sources

As mentioned previously, Schedule 1 employers are divided into nine broad classes (denoted by class codes A through I). Employers within each class are then subdivided into rate groups. The grouping of employers within a single rate group is based on similarity of business activity and/or relative risk. The number of rate groups in each class varies according to the size of the class. For example, Class B Mining and Related Industries contains four (4) rate groups whereas Class D Manufacturing contains seventy-six (76) rate groups.

Rate groups are further divided into classification units, where the firms in each classification unit share similar business activities or relative risk. These classification units are used as a means of tracking the relative experience of various employer subgroups. All employers within a single rate group, no matter which classification unit they belong to in that rate group, are charged the same premium rate (before any adjustments such as for merit rating or experience rating).

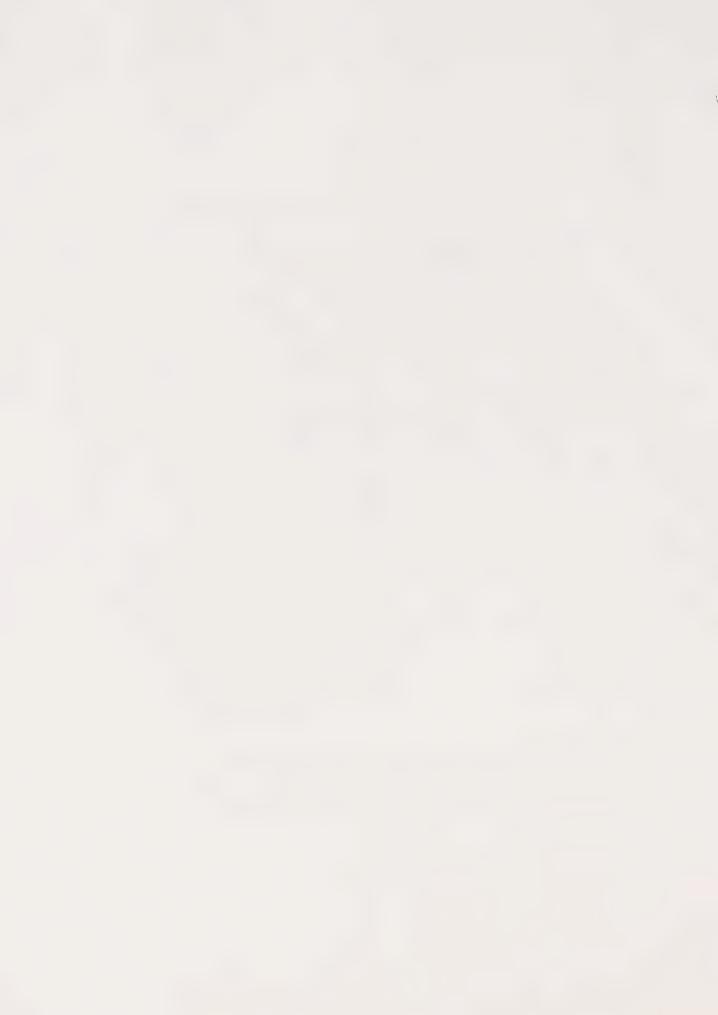
The "Classes" referred to in this manual should not be confused with the various service delivery "Sectors" within the WSIB. In order to better address the unique needs of its customers, the WSIB has divided its Operations Division into sixteen "Sectors" (seventeen, including Schedule 2 employers). The WSIB recognizes that different industries are affected differently by workplace injuries – each has its own unique situations and concerns. For example, the factors affecting the Forestry sector may be markedly different from those affecting the Services sector. WSIB staff become specialists in the particular sector in which they work – this streamlines the workflow and ensures that each employer and employee is assisted by a WSIB employee with the required expertise in that industry.

The figures shown in the Supporting Documentation sections of this manual are based on the data available in the spring of 2004. Employers may obtain more recent information by calling the Employer Client Call Centre of the WSIB, who will direct calls to the appropriate WSIB department (see Section 11 of this manual for further contact information).

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SECTION 2

Definition of 2005
Premium Rate Components





DEFINITION OF 2005 PREMIUM RATE COMPONENTS

_			_
Α.	BI CAR	Claim	$\sim C_{\sim}$
	INHW	1.120111	

1. Gross New Claims Cost The estimated cost of new claims for accidents

expected to occur during 2005

2. SIEF

a. Relief The portion of Gross New Claims Cost charged to

the Second Injury and Enhancement Fund (SIEF) due to accident costs associated with second

injuries

b. Transfer Charge Contribution to provide for SIEF relief

3. Net New Claims Cost Gross New Claims Cost less SIEF relieved costs

plus transfer charge levied to fund SIEF

B. Overhead Expenses

1. Administrative Expenses Operating expenses of the WSIB estimated for

the year 2005

2. Legislative Obligations Expenses the WSIB is required to fund under the

Occupational Health and Safety Act and the

Workplace Safety and Insurance Act

3. Accident Prevention Expenses for the Safe Workplace Associations

(SWAs) estimated for 2005

4. Total Overhead Expenses Total of Administrative, Legislative Obligations,

and Accident Prevention (SWA) expenses



C. Unfunded Liability Payment required to retire the unfunded liability

(UL) according to the funding strategy of the

WSIB

D. (Gain)/Loss Adjustment reflecting the difference in actual vs.

expected claims cost experience for accident

years 1999 through 2002

E. Premium Rate Total cost per \$100 of insurable earnings

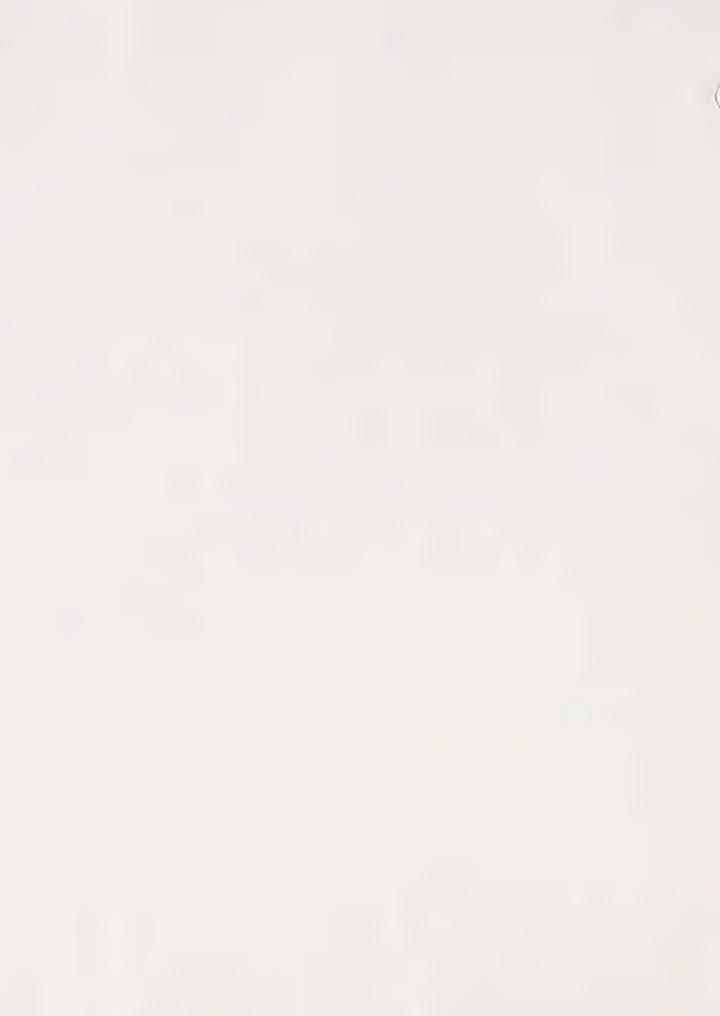
required to fund new claims, overhead, and

unfunded liability

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SECTION 3

Summary of Allocation Rules





SUMMARY OF ALLOCATION RULES FOR 2005 PREMIUM RATES

A. New Claims Cost

Gross new claims costs are determined at the class level. However, rate groups belonging to a class pay them.

The share of the class gross new claims cost charged to a member rate group is based on the number of Lost Time Injuries (LTIs), the average cost of an LTI expected for that rate group and a loading for future claims administrative expenses of new claims for the premium year.

The average cost of an LTI for a rate group is determined via a Cost Index, which indicates the relative costliness of an average LTI of the rate group as compared to that of its class.

Net new claims cost is the gross cost adjusted for expected relief and transfer charge for the Second Injury and Enhancement Fund (SIEF).

B. Overhead Expenses

Overhead expenses are allocated to rate groups in proportion to their net new claims cost and insurable earnings.

A rate group is granted overhead relief if its allocated overhead charge exceeds a set percentage of its net new claims cost.

Rate groups covered by a particular Safe Workplace Association (SWA) pay a share of the expenses of that SWA.

Overhead expenses for classes are the sum of expenses for member rate groups.



C. Unfunded Liability

The Unfunded Liability (UL) charge is determined for Schedule 1 as a whole. However, rate groups pay it.

The share of the UL charge paid by rate groups is in proportion to their net new claims cost.

The UL charge for a class is the sum of the UL charges for member rate groups.

D. (Gain)/Loss

Gains and losses are determined at the class level and spread over a period of five years. If the actual claims cost experience of a class was better than its expected experience then a gain is generated for that class. Conversely, when the actual experience was worse than expected, there is a loss instead of a gain. For the 2005 premium rates, gains and losses are based on accident years 1999 through 2002.

A gain results in a reduction in premium rates while a loss results in an increase.

The gain or loss of a class is allocated to its rate groups in proportion to their net new claims cost.

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SECTION 4

2005 Premium Rates For Each Rate Group, by Class



		2005
Rate		Premium
Group	Description	Rate
		(\$)
030	LOGGING	11.16
033	MILL PRODUCTS AND FORESTRY SERVICES	7.67
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	4.58
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	2.05
041	CORRUGATED BOXES	2.57
	CLASS A: FOREST PRODUCTS	4.42

(Premium Rates for Class B appear on next page)



		2005
Rate		Premium
Group	Description	Rate
		(\$)
110	GOLD MINES	7.80
113	NICKEL MINES	5.63
119	OTHER MINES	5.80
134	AGGREGATES	5.48
	CLASS B: MINING AND RELATED INDUSTRIES	6.21

(Premium Rates for Class C appear on next page)



		2005
Rate		Premium
Group	Description	Rate
		(\$)
159	LIVESTOCK FARMS	6.45
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	2.39
174	TOBACCO AND MUSHROOM FARMS	3.12
181	FISHING AND MISCELLANEOUS FARMING	3.03
184	POULTRY FARMS AND AGRICULTURAL SERVICES	2.19
190	LANDSCAPING AND RELATED SERVICES	4.69
	CLASS C: OTHER PRIMARY INDUSTRIES	3.51

(Premium Rates for Class D appear on next page)



		2005
Rate		Premiur
Group	Description	Rate
		(\$)
207	MEAT AND FISH PRODUCTS	4.06
210	POULTRY PRODUCTS	3.66
214	FRUIT AND VEGETABLE PRODUCTS	1.86
216	DAIRY PRODUCTS	1.53
220	OTHER BAKERY PRODUCTS	3.93
222	CONFECTIONERY	1.44
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	2.05
226	CRUSHED AND GROUND FOODS	1.58
230	ALCOHOLIC BEVERAGES	1.37
231	SOFT DRINKS	2.53
237	TIRES AND TUBES	3.40
238	OTHER RUBBER PRODUCTS	3.02
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	2.27
261	PLASTIC FILM AND SHEETING	1.95
263	OTHER PLASTIC PRODUCTS	3.09
273	TANNERIES AND LEATHER PRODUCTS	3.11
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	3.79
301	CLOTHING, FIBRE AND YARN	1.91
308	MILLWORK AND OTHER WOOD INDUSTRIES	5.44
311	WOODEN CABINETS	4.54
312	WOODEN BOXES AND PALLETS	7.68
322	UPHOLSTERED FURNITURE	2.80
323	METAL FURNITURE	2.32
325	WOODEN AND OTHER NON-METAL FURNITURE	4.01
328	FURNITURE PARTS AND FIXTURES	3.54
333	PRINTING, PLATEMAKING AND BINDING	1.49
335	PUBLISHING	0.59
338	FOLDING CARTONS	1.88
341	PAPER PRODUCTS	2.55
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	2.16
358	FOUNDRIES	3.81
361	NON-FERROUS METAL INDUSTRIES	2.58
370	METAL TANKS	4.98
374	DOORS AND WINDOWS	3.51
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	4.18



		2005
Rate		Premiun
Group	Description	Rate
		(\$)
377	COATING OF METAL PRODUCTS	3.89
379	HARDWARE, TOOLS AND CUTLERY	2.37
382	METAL DIES, MOULDS AND PATTERNS	1.68
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	2.50
385	MACHINE SHOPS	2.39
387	OTHER METAL FABRICATING INDUSTRIES	3.32
389	METAL CLOSURES AND CONTAINERS	2.53
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	2.58
393	WIRE PRODUCTS	2.81
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	2.05
403	OTHER MACHINERY AND EQUIPMENT	1.49
406	ELEVATORS AND ESCALATORS	2.56
408	BOILERS, PUMPS AND FANS	2.19
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	2.99
417	AIRCRAFT MANUFACTURING	1.18
419	MOTOR VEHICLE ASSEMBLY	2.58
420	MOTOR VEHICLE ENGINE MANUFACTURING	1.50
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	2.58
424	MOTOR VEHICLE STAMPINGS	2.58
425	MOTOR VEHICLE WHEELS AND BRAKES	2.58
428	MOTOR VEHICLE FABRIC ACCESSORIES	2.33
432	TRUCKS, BUSES AND TRAILERS	3.72
442	RAILROAD ROLLING STOCK	2.24
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	2.37
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	2.09
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.32
477	INDUSTRIAL ELECTRICAL EQUIPMENT	1.27
485	BRICKS, CERAMICS AND ABRASIVES	4.32
496	CONCRETE PRODUCTS	5.08
497	READY-MIX CONCRETE	3.60
501	NON-METALLIC MINERAL PRODUCTS	2.37
502	GLASS PRODUCTS	2.47
507	PETROLEUM AND COAL PRODUCTS	0.84
512	RESINS, PAINT, INK AND ADHESIVES	1.44
514	PHARMACEUTICALS AND MEDICINES	0.54



		2005
Rate		Premium
Group	Description	Rate
		(\$)
517	SOAP AND TOILETRIES	1.25
524	CHEMICAL INDUSTRIES	1.35
529	JEWELRY AND INSTRUMENTS	1.00
533	SIGNS AND DISPLAYS	3.32
538	SPORTING GOODS AND TOYS	4.71
542	OTHER MANUFACTURED PRODUCTS	2.14
	CLASS D: MANUFACTURING	2.20

(Premium Rates for Class E appear on next page)



		2005
Rate		Premium
Group	Description	Rate
		(\$)
551	AIR TRANSPORT INDUSTRIES	1.59
553	AIR TRANSPORT SERVICES	1.05
560	WAREHOUSING	2.73
570	GENERAL TRUCKING	5.68
577	COURIER SERVICES	2.62
580	MISCELLANEOUS TRANSPORT INDUSTRIES	4.15
584	SCHOOL BUSES	2.60
590	AMBULANCE SERVICES	6.08
	CLASS E: TRANSPORTATION AND STORAGE	4.46

(Premium Rates for Class F appear on next page)



		2005
Rate		Premium
Group	Description	Rate
		(\$)
604	FOOD, SALES	2.28
606	GROCERY AND CONVENIENCE STORES	1.30
607	SPECIALTY FOOD STORES	3.11
608	BEER STORES	3.73
612	AGRICULTURAL PRODUCTS, SALES	2.35
630	VEHICLE SERVICES AND REPAIRS	3.41
633	PETROLEUM PRODUCTS, SALES	1.90
636	OTHER SALES	1.19
638	PHARMACIES	0.43
641	CLOTHING STORES	0.92
657	AUTOMOBILE AND TRUCK DEALERS	0.61
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.37
670	MACHINERY AND OTHER VEHICLES, SALES	1.50
681	LUMBER AND BUILDERS SUPPLY	2.80
685	METAL PRODUCTS, WHOLESALE	2.80
689	WASTE MATERIALS RECYCLING	6.71
	CLASS F: RETAIL AND WHOLESALE TRADES	1.54

(Premium Rates for Class G appear on next page)



		2005
Rate		Premium
Group	Description	Rate
		(\$)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	2.94
707	MECHANICAL AND SHEET METAL WORK	3.67
711	ROADBUILDING AND EXCAVATING	4.20
719	INSIDE FINISHING	6.41
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	4.62
728	ROOFING	11.60
732	HEAVY CIVIL CONSTRUCTION	5.84
737	MILLWRIGHTING AND WELDING	6.20
741	MASONRY	11.44
748	FORM WORK AND DEMOLITION	15.25
751	SIDING AND OUTSIDE FINISHING	8.12
764	HOMEBUILDING	9.66
	CLASS G: CONSTRUCTION	5.82

(Premium Rates for Class H appear on next page)



		2005
Rate		Premium
Group	Description	Rate
		(\$)
810	SCHOOL BOARDS	0.65
817	EDUCATIONAL FACILITIES	0.33
830	POWER AND TELECOMMUNICATION LINES	3.66
833	ELECTRIC POWER GENERATION	0.77
835	OIL, POWER AND WATER DISTRIBUTION	1.07
838	NATURAL GAS DISTRIBUTION	0.34
845	LOCAL GOVERNMENT SERVICES	1.62
851	HOMES FOR NURSING CARE	2.67
852	HOMES FOR RESIDENTIAL CARE	2.80
853	HOSPITALS	0.83
857	NURSING SERVICES	2.17
858	GROUP HOMES	2.46
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0.83
875	PROFESSIONAL OFFICES AND AGENCIES	0.59
	OLACCILL COVERNMENT AND RELATER OFFICE	4.54
	CLASS H. COVEDNMENT AND DELATED SEDVICES	1 01

(Premium Rates for Class I appear on next page)



		2005
Rate		Premium
Group	Description	Rate
		(\$)
905	APARTMENT AND CONDOMINIUM SERVICES	2.41
908	OTHER REAL ESTATE SERVICES	1.19
911	SECURITY AND INVESTIGATION SERVICES	1.53
919	RESTAURANTS AND CATERING	1.67
921	HOTELS, MOTELS AND CAMPING	2.58
923	JANITORIAL SERVICES	3.16
929	SUPPLY OF NON-CLERICAL LABOUR	4.51
933	EQUIPMENT RENTAL AND REPAIR SERVICES	2.76
937	RECREATIONAL SERVICES AND FACILITIES	1.56
944	PERSONAL SERVICES	2.36
956	LEGAL AND FINANCIAL SERVICES	0.17
958	TECHNICAL AND BUSINESS SERVICES	0.29
962	ADVERTISING AND ENTERTAINMENT	0.88
975	LINEN AND LAUNDRY SERVICES	3.06
981	MEMBERSHIP ORGANIZATIONS	0.59
983	COMMUNICATIONS INDUSTRIES	0.33
	CLASS I: OTHER SERVICES	1.16
	SCHEDULE 1	2.19



Premium Rates W

SECTION 5

For Each Classification Unit, by Class



Classification <u>Unit</u>	Description	Class	Rate <u>Group</u>	2005 Premlum <u>Rate</u> (\$)
0411-099	Logging Operations	А	30	11.16
0511-001	Reforestation Services	А	33	7.67
0511-002	Other Forestry Services	A	33	7.67
2511-000	Shingles and Shakes	A	33	7.67
2512-000	Sawmill and Planing Mill Products	А	33	7.67
2521-099	Veneer and Plywood Operations	А	36	4.58
2591-000	Wood Preservation	A	36	4.58
2592-000	Particle Board	A	36	4.58
2593-000	Wafer Board	А	36	4.58
2711-099	Pulp and Newsprint Operations	A	39	2.05
2713-000	Paperboard	A	39	2.05
2714-000	Building Board	А	39	2.05
2719-000	Specialty Paper Operations	Α	39	2.05
2733-000	Paper Bags	А	39	2.05
2793-000	Paper Consumer Products	Α	39	2.05
2732-000	Corrugated Box Operations	А	41	2.57

(Classification Units for Class B continue on the next page)

28



				2005
Classification			Rate	Premium
<u>Unit</u>	Description	Class	Group	Rate
				(\$)
0611-000	Gold Mine Operations	В	110	7.80
0921-100	Gold Mines, Contracting	В	110	7.80
0613-000	Nickel Mine Operations	В	113	5.63
0921-200	Nickel Mines, Contracting	В	113	5.63
0612-000	Copper and Copper-zinc Mines	В	119	5.80
0614-000	Silver Mines	В	119	5.80
0615-000	Molybdenum Mines	В	119	5.80
0617-000	Iron Mines	В	119	5.80
0619-000	Other Metal Mines	В	119	5.80
0621-000	Asbestos Mines	В	119	5.80
0622-000	Peat Operations	В	119	5.80
0623-000	Gypsum Mines	В	119	5.80
0624-000	Potash Mines	В	119	5.80
0625-000	Salt Mines	В	119	5.80
0629-000	Other Non-metal Mines	В	119	5.80
0631-099	Coal Mines	В	119	5.80
0711-099	Crude Oil and Natural Gas	В	119	5.80
0911-000	Contract Drilling, Oil and Gas	В	119	5.80
0919-000	Other Services Incidental to Crude Oil	В	119	5.80
0921-300	Other Mines, Contracting	В	119	5.80
0929-001	Other Services Incidental to Mining	В	119	5.80
0811-000	Granite Quarries	В	134	5.48
0812-000	Limestone Quarries	В	134	5.48
0813-000	Marble Quarries	В	134	5.48
0814-000	Sandstone Quarries	В	134	5.48
0815-000	Shale Quarries	В	134	5.48
0821-000	Sand and Gravel Pit Operations	В	134	5.48

(Classification Units for Class C continue on the next page)



Classification			Rate	2005 Premlum
<u>Unit</u>	Description	Class	Group	Rate
				(\$)
0111-000	Dairy Farms	С	159	6.45
0112-000	Cattle Farms	С	159	6.45
0113-000	Hog Farms	С	159	6.45
0115-000	Sheep and Goat Farms	С	159	6.45
0119-000	Livestock Combination Farms	С	159	6.45
0122-000	Horse and Other Equine Farms	С	159	6.45
0239-002	Barn Cleaning	С	159	6.45
0131-000	Wheat Farms	С	167	2.39
0132-000	Small-grain Farms	С	167	2.39
0133-000	Oilseed Farms	С	167	2.39
0134-000	Grain Corn Farms	C	167	2.39
0135-000	Forage, Seed, and Hay Farms	С	167	2.39
0136-000	Dry Field Pea and Bean Farms	С	167	2.39
0138-000	Potato Farms	С	167	2.39
0139-000	Other Field Crop Farms	С	167	2.39
0141-000	Field Crop Combination Farms	С	167	2.39
0151-001	Fruit Farms	С	167	2.39
0151-002	Grape Growers	С	167	2.39
0152-000	Other Vegetable Farms	С	167	2.39
0159-000	Fruit and Vegetable Combination Farms	С	167	2.39
0171-000	Livestock, Field Crop, and Horticultural Combination Farms	С	167	2.39
0137-000	Tobacco Farm Operations	С	174	3.12
0161-000	Mushroom Farm Operations	С	174	3.12
0121-000	Honey and Other Apiary Product Farms	С	181	3.03
0123-000	Furs and Skins, Ranch	С	181	3.03
0129-000	Other Animal Specialty Farms	С	181	3.03
0162-000	Greenhouses	С	181	3.03
0163-000	Plant Nurseries	С	181	3.03
0169-000	Other Horticultural Specialties	С	181	3.03
0311-099	Fishing	С	181	3.03
0331-099	Furs, Skins, and Other Trapping	С	181	3.03
0114-000	Poultry and Egg Farm Operations	С	184	2.19
0211-000	Veterinary Services	С	184	2.19
0212-000	Farm Animal Breeding Services	С	184	2.19
0213-000	Poultry Services	С	184	2.19
0219-000	Other Services Incidental to Livestock Specialties	С	184	2.19
0221-000	Soil Preparation, Planting, and Cultivating Services	С	184	2.19
0222-000	Crop Dusting and Spraying Services	С	184	2.19
0223-000	Harvesting, Baling, and Threshing Services	С	184	2.19
0239-001	Other Services Incidental to Agriculture	С	184	2.19
0321-000	Services Incidental To Fishing	С	184	2.19
8372-002	Wildlife Preservation and Research	С	184	2.19



Classification <u>Unit</u>	<u>Description</u>	Class	Rate Group	2005 Premium <u>Rate</u> (\$)
0229-002	Tree Surgery and Removal	С	190	4.69
4212-000	Water Well Drilling	С	190	4.69
4219-000	Landscaping and Interlocking Brick	С	190	4.69
9959-002	Lawn Maintenance Services	С	190	4.69

(Classification Units for Class D continue on the next page)



	2000 I NEMIONI NA			
				2005
Classification			Rate	Premium
<u>Unit</u>	Description	<u>Class</u>	Group	Rate
				(\$)
1011-001	Meat and Meat Products	D	207	4.06
1011-002	Deadstock	D	207	4.06
1021-000	Fish Products	D	207	4.06
1021-000	13111700000		201	4.00
1012-000	Poultry Operations	D	210	3.66
1031-000	Canned and Preserved Fruits and Vegetables	D	214	1.86
1032-000	Frozen Fruits and Vegetables	D	214	1.86
1041-000	Fluid Milk	D	216	1.53
1049-000	Other Dairy Products	D	216	1.53
1072-000	Other Bakery Operations	D	220	3.93
1082-000	Chewing Gum	D	222	1.44
1082-000	·	D	222	1.44
1083-000	Sugar and Chocolate Confectionery	D	6. 6. 6.	1.77
1071-000	Biscuit Operations	D	223	2.05
1092-000	Dry Pasta Products	D	223	2.05
1093-000	Snack Food Operations	D	223	2.05
1099-000	Other Food Operations	D	223	2.05
1051-000	Cereal Grain Flour	D	226	1.58
1052-000		D	226	1.58
	Prepared Flour Mixes and Cereal Foods	D	226	1.58
1053-000	Feed Operations	D	226	1.58
1061-000	Vegetable Oil Mills			1.58
1081-000	Cane and Beet Sugar	D	226	
1091-000	Tea and Coffee	D	226	1.58
1211-000	Leaf Tobacco	D	226	1.58
1221-000	Tobacco Products	D	226	1.58
1094-000	Malt and Malt Flour	D	230	1.37
1121-000	Distillery Products	D	230	1.37
1131-001	Brewery Products	D	230	1.37
1131-002	Home Brewing Centres	D	230	1.37
1141-000	Wine	D	230	1.37
1111-000	Soft Drinks	D	231	2.53
4774.000			027	2.40
1511-000	Tire and Tube Operations	, D	237	3.40
5521-002	Tire Vulcanizing and Retreading	D	237	3.40
1521-000	Rubber Hose and Belting	D	238	3.02
1599-000	Other Rubber Operations	D	238	3.02
1611-000	Foamed and Expanded Plastic Product Operations	D	258	2.27



Classification			Rate	2005 Premiun
Unit	Description	Class	Group	Rate
Ome	B addiption:			(\$)
1631-000	Plastic Film and Sheeting Operations	D	261	1.95
3993-001	Fabric Coating Operations	D	261	1.95
1621-000	Plastic Pipe and Fitting Operations	D	263	3.09
1691-000	Plastic Bag Operations	D	263	3.09
1699-000	Other Plastic Product Operations	D	263	3.09
1711-000	Leather Tanneries	D	273	3.11
1712-000	Footwear	D	273	3.11
1713-000	Luggage, Purses and Handbags	D	273	3.11
1719-000	Other Leather and Allied Products	D	273	3.11
2495-000	Fur Goods	D	273	3.11
1821-000	Wool Yarn and Woven Cloth	D	289	3.79
1829-000	Other Spun Yarn and Woven Cloth Operations	D	289	3.79
1831-000	Broad Knitted Fabrics	D	289	3.79
1911-000	Natural Fibres Processing and Felt Products	D	289	3.79
1921-000	Carpet, Mat, and Rug Operations	D	289	3.79
1931-000	Canvas and Related Products	D	289	3.79
1991-000	Narrow Fabrics	D	289	3.79
1992-000	Contract Textile Dyeing and Finishing	D	289	3.79
1993-000	Household Products of Textile Materials	D	289	3.79
1994-000	Hygiene Products of Textile Materials	D	289	3.79
1995-000	Tire and Cord Fabric	D	289	3.79
1999-000	Other Processed Textile Products	D	289	3.79
1811-000	Fibre and Filament Yarn Operations	D	301	1.91
2431-099	Men's and Boys' Clothing	D	301	1.91
2441-099	Women's Clothing	D	301	1.91
2445-000	Clothing Contractors	D	301	1.91
2451-000	Children's Clothing	D	301	1.91
2491-000	Sweaters	D	301	1.91
2492-000	Occupational Clothing	D	301	1.91
2493-000	Gloves	D	301	1.91
2494-000	Hosiery	D	301	1.91
2496-000	Foundation Garments	D	301	1.91
2499-000	Other Clothing and Apparel Operations	D	301	1.91
2541-000	Prefabricated Wooden Buildings	D	308	5.44
2549-000	Other Millwork Products	D	308	5.44
2599-000	Other Wood Operations	D	308	5.44
2542-000	Wooden Cabinet Operations	D	311	4.54
2561-000	Wooden Box and Pallet Operations	D	312	7.68



	2000 I KEMIOW KATE	.0		
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Classification	Paradotta	01	Rate	Premium
<u>Unit</u>	Description	Class	Group	Rate
				(\$)
2612-000	Upholstered Household Furniture	D	322	2.80
6213-000	Furniture Refinishing and Repair Shops	D	322	2.80
2619-000	Metal Household Furniture	D	323	2.32
2641-099	Metal Office and Institutional Furniture and Fixtures	D	323	2.32
2581-000	Coffins and Caskets	D	325	4.01
2611-000	Wooden Household Furniture	D	325	4.01
2649-099	Non-metal Office and Institutional Furniture and Fixtures	D	325	4.01
2691-000	Bed Springs and Mattresses	D	328	3.54
2699-000	Other Furniture Parts and Fixtures	D	328	3.54
2811-000	Business Forms Printing	D	333	1.49
2819-000	Other Commercial Printing	D	333	1.49
2821-001	Platemaking, Typesetting, and Binding Operations	D	333	1.49
2831-000	Book Publishing	D	335	0.59
2839-000	Other Publishing Operations	D	335	0.59
2841-000	Newspapers, Magazines, and Periodicals	D	335	0.59
2849-000	Other Combined Publishing and Printing Operations	D	335	0.59
2731-000	Folding Carton Operations	D	338	1.88
2791-000	Coated and Treated Products	D	341	2.55
2792-000	Stationery Products	D	341	2.55
2799-000	Other Converted Paper Products	D	341	2.55
2919-000	Other Primary Steel Operations	D	352	2.16
2921-000	Steel Pipe and Tube Operations	D	352	2.16
2959-000	Other Primary Smelting and Refining Operations	D	352	2.16
2555 000	other Filmary Smoking and Remning Operations		002	2.20
2911-000	Ferro-alloys	D	358	3.81
2912-000	Steel Foundries	D	358	3.81
2941-000	Iron Foundry Operations	D	358	. 3.81
2951-000	Primary Production of Aluminum	D	361	2.58
2961-000	Aluminum Rolling, Casting, and Extruding	D	361	2.58
2971-000	Copper and Copper Alloy Rolling, Casting, and Extruding	D	361	2.58
2999-000	Other Rolled, Cast, and Extruded Non-ferrous Metal Products	. D	361	2.58
3021-000	Metal Tank Operations	D	370	4.98
		-		
2543-000	Wooden Door and Window Operations	D	374	3.51
3031-000	Other Door and Window Operations	D	374	3.51



	2005 I ILIMIOM KATI			0005
Oleselfication			Rate	2005 Premlum
Classification Unit	Description	Class	Group	Rate
Onit	Description	01000	споир	(\$)
3022.000	Plate Work	D	375	4.18
3022-000		D	375	4.18
3023-000	Pre-engineered Metal Buildings Other Fabricated Structural Metal Products	D	375	4.18
3029-000		D	375	4.18
3032-000	Portable and Other Prefabricated Metal Buildings Other Ornamental and Architectural Metal Products	D	375	4.18
3039-000		D	375	4.18
3244-000	Mobile Buildings	D	375	4.18
3271-099	Metal Boat and Ship Building Operations	D	373	4.10
3041-001	Other Metal Coating	D	377	3.89
3041-002	Powder Painting	D	377	3.89
3061-000	Basic Hardware	D	379	2.37
3063-000	Hand Tools and Implements	D	379	2.37
3069-000	Other Hardware, Tools, and Cutlery	D	379	2.37
		_		
3062-000	Metal Die, Mould, and Pattern Operations	D	382	1.68
3071-000	Heating Equipment	Đ	383	2.50
3121-000	Commercial Refrigeration and Air Conditioning Equipment	D	383	2.50
3081-001	General Machine Shops	D	385	2.39
3081-002	Automotive Machine Shops	D	385	2.39
3091-000	Metal Plumbing Fixtures and Fittings	D	387	3.32
3092-000	Metal Valves	D	387	3.32
3099-001	Other Metal Fabricating Operations	D	387	3.32
3099-002	Metal Heat Treating	D	387	3.32
3099-003	Metal Service Centres, Processing	D	387	3.32
3042-000	Metal Closure and Container Operations	D	389	2.53
00.000				
3049-000	Other Stamped and Pressed Metal Product Operations	D	390	2.58
3051-000	Upholstery and Coil Springs	D	393	2.81
3052-000	Wire and Wire Rope	D	393	2.81
3053-000	Industrial Fasteners	D	393	2.81
3059-000	Other Wire Products	D	393	2.81
3992-000	Buttons, Buckles, and Clothes Fasteners	D	393	2.81
2404.000	Turking and Markeninel Bound Turking Facility Services	5	400	0.05
3194-000	Turbine and Mechanical Power Transmission Equipment	D	402	2.05
3321-000	Major Appliance Operations	D	402	2.05
3371-000	Electrical Transformer Operations	D	402	2.05
3193-000	Sawmill and Woodworking Machinery	D	403	1.49
3199-000	Other Machinery and Equipment Operations	D	403	1.49
3192-002	Elevator and Escalator and Parts Manufacturing	D	406	2.56
4291-001	Elevator and Escalator Installation, Service, and Repair	D	406	2.56
3011-000	Power Boiler and Heat Exchanger Operations	D	408	2.19
3191-000	Compressor, Pump, and Industrial Fan Operations	D	408	2.19
		_		2.00



				2005
Classification <u>Unit</u>	<u>Description</u>	<u>Class</u>	Rate Group	Premium Rate (\$)
3111-000	Agricultural Implement Operations	D	411	2.99
3192-001	Industrial Machinery Operations	D	411	2.99
3211-000	Aircraft and Aircraft Parts Operations	D	417	1.18
3231-000	Motor Vehicle Assembly Operations	D	419	2.58
3251-000	Motor Vehicle Engine and Parts Operations	D	420	1.50
3252-001	Motor Vehicle Electrical Parts	D	420	1.50
3391-000	Battery Operations	D	420	1.50
3243-000	Recreational Vehicle and Trailer Operations	D	421	2.58
3254-000	Motor Vehicle Steering and Suspension Parts	D	421	2.58
3256-000	Motor Vehicle Plastic Parts	D	421	2.58
3259-001	Other Motor Vehicle Accessories, Parts, and Assemblies	D	421	2.58
3259-002	Powder Metallurgy Products	D	421	2.58
3259-003	Motor Vehicle Air Conditioners	D	421	2.58
3299-000	Other Transportation Equipment	D	421	2.58
3253-000	Motor Vehicle Stamping Operations	D	424	2.58
3255-000	Motor Vehicle Wheel and Brake Operations	D	425	2.58
3257-000	Motor Vehicle Fabric Accessory Operations	D	428	2.33
3241-000	Truck and Bus Body Operations	D	432	3.72
3242-000	Commercial Trailer Operations	D	432	3.72
3261-000	Railroad Rolling Stock Operations	D	442	2.24
3311-001	Small Electrical Appliance Operations	D	460	2.37
3311-002	Vacuum Cleaners and Systems	D	460	2.37
3331-000	Lighting Fixtures	D	460	2.37
3332-000	Lamps and Shades	D	460	2.37
3333-000	Electric Lamps (bulbs and tubes)	D	460	, 2.37
3252-002	Wiring Harnesses	D	466	2.09
3341-000	Compact Disc Players, Radios, and Television Receivers	D	466	2.09
3381-000	Communication and Energy Wire and Cable Products	D	466	2.09



Classification			Rate	2005 Premium
Unit	Description	Class	Group	Rate
<u> </u>	estimati.			(\$)
3351-000	Telecommunication Equipment	D	468	0.32
3352-001	Electronic Parts and Components	D	468	0.32
3352-002	Precision Miniature Metal Products	D	468	0.32
3359-000	Other Communication and Electronic Equipment	D	468	0.32
3361-000	Electronic Computing and Peripheral Equipment	D	468	0.32
3362-000	Electronic Office, Store, and Business Machines	D	468	0.32
3369-000	Other Office, Store, and Business Machines	D	468	0.32
3994-001	Musical Instruments	D	468	0.32
3994-002	Magnetic and Optical Media	D	468	0.32
3372-000	Electrical Switchgear and Protective Equipment	D	477	1.27
3379-000	Industrial Electrical Equipment Operations	D	477	1.27
3392-000	Non-current-carrying Wiring Devices	D	477	1.27
3399-000	Other Electrical Products	D	477	1.27
3511-000	Bricks, Tiles, and Clay Products	D	485	4.32
3512-000	Ceramic, Porcelain, and China Operations	D	485	4.32
3571-000	Abrasives Operations	D	485	4.32
3591-000	Refractories	D	485	4.32
3541-000	Concrete Pipe	D	496	5.08
3542-000	Structural Concrete Products	D	496	5.08
3549-000	Other Concrete Products	D	496	5.08
3551-000	Ready-mix Concrete Operations	D	497	3.60
3521-000	Hydraulic Cement	D	501	2.37
3581-000	Lime Operations	D	501	2.37
3592-000	Asbestos Products	D	501	2.37
3593-000	Gypsum Products	D	501	2.37
3594-000	Non-metallic Mineral Insulating Material Operations	D	501	2.37
3599-000	Other Non-metallic Mineral Products	D	501	2.37
3561-000	Primary Glass and Glass Container Operations	D	502	2.47
3562-000	Other Glass Products	D	502	2.47
2721-000	Asphalt Roofing	D	507	0.84
3611-000	Refined Petroleum Products	D	507	0.84
3612-000	Lubricating Oil and Grease	D	507	0.84
3699-000	Other Petroleum and Coal Products	D	507	0.84
3731-000	Plastic and Synthetic Resin Operations	D	512	1.44
3751-000	Paint and Varnish	D	512	1.44
3791-000	Printing Ink	D	512	1.44
3792-000	Adhesives	D	512	1.44
3741-000	Pharmaceutical and Medicine Operations	D	514	0.54

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				2005
Classification			Rate	Premium
<u>Unit</u>	Description	Class	Group	Rate
				(\$)
3761-000	Com and Classing Commound Onevations		517	4.05
	Soap and Cleaning Compound Operations	D		1.25
3771-000	Toiletry Operations	D	517	1.25
3711-001	Industrial Inorganic Chemicals	D	524	1.35
3711-002	Compressed Gas	D	524	1.35
3712-000	Industrial Organic Chemicals	D	524	1.35
3721-000	Chemical Fertilizer and Fertilizer Materials	D	524	1.35
3722-000	Mixed Fertilizers	D	524	1.35
3729-000	Other Agricultural Chemicals	D	524	1.35
3799-001	Other Chemical Products	D	524	1.35
3799-002	Explosives	D	524	1.35
3911-000	Indicating, Recording, and Controlling Instruments	D	529	1.00
3912-000	Other Instruments	D	529	1.00
3913-000	Clocks and Watches	D	529	1.00
3914-000	Ophthalmic Goods	D	529	1.00
3921-001	Jewelry and Silverware Operations	D	529	1.00
3921-002	Arts and Crafts	D	529	1.00
3922-000	Precious Metal Secondary Refining	D	529	1.00
3999-002	Dental Laboratories	D	529	1.00
3999-003	Other Medical Products	D	529	1.00
3999-004	Art Supplies	D	529	1.00
9999-003	Artists	D	529	1.00
3971-000	Sign and Display Operations	D	533	3.32
3931-000	Sporting Goods Operations	D	538	4.71
3932-000	Toys and Games	D	538	4.71
3991-000	Brooms, Brushes, and Mops	D	538	4.71
3999-001	Other Manufacturing Operations	D	542	2.14

(Classification Units for Class E continue on the next page)



Classification			Rate	2005 Premium
Unit	Description	Class	Group	Rate (\$)
4511-000	Scheduled Air Transport	E	551	1.59
4512-000	Non-scheduled Chartered Air Transport	E	551	1.59
4513-000	Non-scheduled Specialty Air Transport	Е	551	1.59
4521-001	Airport Operations	Е	553	1.05
4521-002	Private Airfields	E	553	1.05
4522-000	Aircraft Rental and Leasing	Ε	553	1.05
4523-000	Aircraft Servicing	E	553	1.05
4529-000	Other Services Incidental to Air Transport	E	553	1.05
4551-001	Marine Cargo Handling	Е	560	2.73
4592-002	Freight Forwarders (warehousing)	E	560	2.73
4791-000	Refrigerated Warehousing	E	560	2.73
4799-000	Other Storage and Warehousing Operations	Е	560	2.73
4561-000	General Freight Trucking	E	570	5.68
4562-000	Used Goods Moving	E	570	5.68
4563-000	Bulk Liquids Trucking	Е	570	5.68
4564-000	Dry Bulk Materials Trucking	Ε	570	5.68
4565-000	Forest Products Trucking	E	570	5.68
4569-000	Other Truck Transport Operations	E	570	5.68
4591-001	Highway, Street, and Bridge Maintenance	Ε	570	5.68
4592-001	Freight Forwarders (trucking)	E	570	5.68
4599-001	Other Services Incidental to Transportation	E	570	5.68
4599-002	Supply of Drivers and Helpers	Ε	570	5.68
4999-001	Waste Management Services	E	570	5.68
4999-003	Radioactive Waste Recovery and Disposal	Ε	570	5.68
4999-004	Chemical Waste Recovery and Disposal	E	570	5.68
5919-003	Other Liquid Waste Recovery and Disposal	Ε	570	5.68
6399-002	Towing Services	E	570	5.68
4841-001	Rural Mail Delivery	E	577	2.62
4841-002	Postal Services	Ε	577	2.62
4842-000	Courier Service Operations	E	577	2.62



			D-1-	2005
Classification Unit	Description	Class	Rate Group	Premlum Rate
<u>om</u>	B COSTIPATOR	31333	<u> </u>	(\$)
4531-000	Railway Transport	E	580	4.15
4532-000	Services Incidental to Railway Transport	E	580	4.15
4541-000	Freight and Passenger Water Transport	E	580	4.15
4542-000	Ferry Operations	E	580	4.15
4543-001	Marine Towing	E	580	4.15
4543-002	Towing Logs (marine)	E	580	4.15
4544-000	Ship Chartering	E	580	4.15
4549-000	Other Water Transport Operations	E	580	4.15
4552-000	Harbour and Port Operations	E	580	4.15
4553-000	Marine Salvage	E	580	4.15
4554-000	Piloting Services (water transport)	E	580	4.15
4559-001	Other Services Incidental to Water Transport	E	580	4.15
4559-002	Cleaning of Ships' Holds and Tanks	E	580	4.15
4571-001	Urban Transit Systems	E	580	4.15
4571-002	Bus Services	E	580	4.15
4572-000	Interurban and Rural Transit Systems	E	580	4.15
4574-099	Charter, Tour, and Sightseeing Bus Services	E	580	4.15
4575-000	Limousine Services	E	580	4.15
4581-001	Taxicabs	Ε	580	4.15
4589-000	Other Transportation Operations	E	580	4.15
4573-000	School Bus Operations	Е	584	2.60
8631-000	Ambulance Operations	E	590	6.08

(Classification Units for Class F continue on the next page)



Classification			Rate	2005 Premium
Unit	Description	Class	Group	Rate (\$)
5211-099	Wholesale Foods	F	604	2.28
5221-000	Non-alcoholic Beverages, Wholesale	F	604	2.28
5222-000	Alcoholic Beverages, Wholesale	F	604	2.28
6011-000	Supermarkets	F	604	2.28
6011-100	Bulk Retail/Wholesale Stores	F	604	2.28
6016-000	Meat Stores	F	604	2.28
6012-001	Grocery Stores	F	606	1.30
6012-002	Convenience and Variety Stores	F	606	1.30
6021-001	Liquor Stores	F	606	1.30
6021-002	Duty Free Shops	F	606	1.30
6022-000	Wine Stores	F	606	1.30
6013-000	Bakery Product Stores	F	607	3.11
6015-000	Fruit and Vegetable Stores	F	607	3.11
6019-000	Other Specialty Food Stores	F	607	3.11
6023-000	Beer Store Operations	F	608	3.73
4711-001	Terminal Grain Elevator Services	F	612	2.35
4711-002	Country Grain Elevator Services	F	612	2.35
5011-000	Livestock Dealers	F	612	2.35
5012-000	Grain Dealers	F	612	2.35
5019-000	Farm Products, Wholesale	F	612	2.35
5214-000	Poultry and Eggs, Wholesale	F	612	2.35
5931-000	Agricultural Feed, Wholesale	F	612	2.35
5932-000	Seeds, Wholesale	F	612	2.35
5939-000	Agricultural Chemicals and Other Farm Supplies	F	612	2.35
5911-000	Automotive Salvaging	F	630	3.41
6331-002	Lubricating Services	F	630	3.41
6351-000	Garages (general repairs)	F	630	3.41
6352-000	Paint and Body Repair Shops	F	630	3.41
6353-000	Muffler Replacement Shops	F	630	3.41
6354-000	Motor Vehicle Glass Replacement Shops	F	630	3.41
6355-000	Motor Vehicle Transmission Repair and Replacement Shops	F	630	3.41
6359-000	Other Motor Vehicle Repair Shops	F	630	3.41
6391-000	Car Washes	F	630	3.41
6399-001	Other Motor Vehicle Services	F	630	3.41
5111-000	Other Petroleum Products, Sales	F	633	1.90
6331-001	Gas Bars	F	633	1.90



	2003 I KLIMIOM KATES			2005
Classification			Rate	2005 Premlum
Unit	Description	Class	Group	Rate
				(\$)
5241-000	Tobacco Products, Wholesale	F	636	1.19
5311-099	Apparel, Wholesale	F	636	1.19
5321-099	Dry Goods, Wholesale	F	636	1.19
5411-099	Household Furniture and Appliances, Wholesale	F	636	1.19
5431-099	Household Furnishings, Wholesale	F	636	1.19
5521-001	Tires and Tubes, Wholesale	F	636	1.19
5529-000	Other Motor Vehicle Parts and Accessories, Wholesale	F	636	1.19
5621-000	Hardware, Wholesale	F	636	1.19
5622-000	Plumbing, Heating, and Air Conditioning Equipment, Sales	F	636	1.19
5632-000	Paint, Glass, and Wallpaper, Wholesale	F	636	1.19
5731-002	Welding Equipment and Supplies	F	636	1.19
5793-000	Professional Machinery, Equipment, and Supplies, Wholesale	F	636	1.19
5799-000	Other Machinery, Equipment, and Supplies, Wholesale	F	636	1.19
5921-099	Paper and Paper Products, Wholesale	F	636	1.19
5941-099	Toys, Amusements, and Sporting Goods, Wholesale	F	636	1.19
5951-000	Photographic Equipment and Supplies, Wholesale	F	636	1.19
5952-000	Musical Instruments and Accessories, Wholesale	F	636	1.19
5961-000	Jewelry and Watches, Wholesale	F	636	1.19
5971-000	Industrial and Household Compounds, Wholesale	F	636	1.19
5981-000	General Merchandise, Wholesale	F	636	1.19
5991-000	Books, Periodicals, and Newspapers, Wholesale	F	636	1.19
5992-000	Second-hand Goods, Wholesale	F	636	1.19
5999-000	Other Wholesale Product Operations	F	636	1.19
6211-099	Household Furniture, Appliances, Television, and Stereo Stores	F	636	1.19
6223-000	Appliance, Television, Radio, and Stereo Repair	F	636	1.19
6231-000	Floor Covering Stores	F	636	1.19
6232-000	Drapery Stores	F	636	1.19
6341-000	Home and Auto Supply Stores	F	636	1.19
6342-000	Tire, Battery, Parts, and Accessories Stores	F	636	1.19
6411-000	Department Stores	F	636	1.19
6412-099	Other General Merchandise Stores	F	636	1.19
6511-000	Book and Stationery Stores	F	636	1.19
6521-000	Florist Shops	F	636 636	1.19 1.19
6522-000	Lawn and Garden Centres	F	636	1.19
6531-000 6532-000	Hardware Stores Paint, Glass, and Wallpaper Stores	F	636	1.19
6541-099	Sporting Goods and Bicycle Shops	F	636	1.19
6551-000	Musical Instrument Stores	F	636	1.19
6552-000	Record and Tape Sales	F	636	1.19
6561-099	Jewelry and Watch Stores	F	636	1.19
6571-000	Camera and Photographic Supply Stores	F.	636	1.19
6581-000	Toy and Hobby Stores	F	636	1.19
6582-000	Gift, Novelty, and Souvenir Stores	F	636	1.19
6591-000	Second-hand Merchandise Stores	F	636	1.19
6593-000	Art Galleries and Artists' Supply Stores	F	636	1.19
6594-000	Luggage and Leather Goods Stores	F	636	1.19
6595-000	Monument and Tombstone Dealers	F	636	1.19
6596-000	Pet Stores	F	636	1.19
6597-000	Coin and Stamp Dealers	F	636	1.19
6599-000	Other Retail Stores	F	636	1.19
6911-000	Vending Machine Operators	F	636	1.19
6921-000	Mail Order Houses	F	636	1.19
0022 000		•		

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Classification			Rate	2005 Premium
<u>Unit</u>	Description	Class	Group	Rate
				(\$)
5231-099	Drugs and Toiletries, Wholesale	F	638	0.43
6031-001	Pharmacy Operations	F	638	0.43
6031-002	Large Drugstores	F	638	0.43
6032-000	Patent Medicine and Toiletry Stores	F	638	0.43
6592-000	Opticians' Shops	F	638	0.43
6111-000	Shoe Stores	F	641	0.92
6121-000	Men's Clothing Stores	F	641	0.92
6131-000	Women's Clothing Stores	F	641	0.92
6141-000	Children's Clothing Stores	F	641	0.92
6142-000	Fur Stores	F	641	0.92
6149-000	Other Clothing Stores	F	641	0.92
6151-000	Fabric and Yarn Stores	F	641	0.92
6239-000	Other Household Furnishing Stores	F	641	0.92
5511-000	Automobile Importers	F	657	0.61
5512-000	Other Motor Vehicle Importers	F	657	0.61
6311-000	Automobiles and Trucks (new), Sales	F	657	0.61
6312-000	Automobiles and Trucks (used), Sales	F	657	0.61
9921-000	Automobile and Truck Rental and Leasing	F	657	0.61
5741-099	Electrical and Electronic Equipment, Sales Operations	F	668	0.37
5744-000	Computer and Related Equipment, Sales	F	668	0.37
5791-000	Office and Store Equipment, Sales	F	668	0.37
5519-000	Other Motor Vehicles and Trailers, Wholesale	F	670	1.50
5711-000	Farm Machinery and Equipment, Sales Operations	F	670	1.50
5721-000	Construction and Forestry Machinery and Supplies, Sales	F	670	1.50
5722-000	Mining Machinery and Supplies, Sales	F	670	1.50
5731-001	Industrial Machinery and Supplies, Sales	F	670	1.50
5792-000	Service Machinery and Supplies, Sales	F	670	1.50
6321-000	Motor Home and Travel Trailer Dealers	F	670	1.50
6322-099	Marine Equipment, Sales and Rentals	F	670	1.50
6323-099	Other Recreational Vehicle Dealers	F	670	1.50
6598-000	Mobile Home Dealers	F	670	1.50
9911-000	Industrial Machinery and Equipment Rental and Leasing	F	670	1.50
5631-001	Lumber, Plywood, and Millwork, Sales	F	681	2.80
5631-002	Self-serve Retail Building Supplies	F	681	2.80
5639-000	Other Building Materials, Sales	F	681	2.80
5993-000	Forest Products, Wholesale	F	681	2.80
5611-000	Metal Products, Wholesale	F	685	2.80
5919-001	Other Waste Materials Recycling	F	689	6.71
5919-002	Metal Waste Materials Recycling	F	689	6.71
		,	000	0.11

(Classification Units for Class G continue on the next page)



	2005 FREIMIUM RAI	LJ		DODE
Classification			Rate	2005 Premium
Unit	Description	Class	Group	Rate
				(\$)
4261-000	Electrical Work	G	704	2.94
4499-001	Other Services Incidental to Construction	G	704	2.94
7799-012	Office Furniture Installation	G	704	2.94
4241-002	Drain Contractors	G	707	3.67
4241-099	Plumbing, Heating, and Air Conditioning, Installation	G	707	3.67
4244-000	Sheet Metal and Other Duct Work	G	707	3.67
4256-000	Thermal Insulation Work	G	707	3.67
4259-000	Industrial Maintenance and Repair Contracting	G	707	3.67
4113-002	Gas Distribution Lines	G	711	4.20
4121-001	Highways, Streets, and Small Bridges	G	711	4.20
4129-002	Park Grounds and Recreational Open Space	G	711	4.20
4213-000	Septic System Installation	G	711	4.20
4214-000	Excavating and Grading	G	711	4.20
4215-000	Equipment Rental (with operator)	G	711	4.20
4216-000	Asphalt Paving	G	711	4.20
4217-000	Fencing and Deck Installation	G	711	4.20
4293-000	Swimming Pool Installation	G	711	4.20
4271-099	Plaster, Drywall, and Acoustical Work	G	719	6.41
4275-001	Painting and Decorating	G	719	6.41
4276-000	Terrazzo and Tile Work	G	719	6.41
4277-099	Carpeting and Flooring	G	719	6.41
7799-002	Interior Designing Services	G	719	6.41
4012-000	Apartment and Condominium Construction	G	723	4.62
4021-099	Industrial, Commercial, and Institutional Construction	G	723	4.62
4111-099	Heavy Engineering Construction	G	723	4.62
4211-002	Non-structural Interior Demolition	G	723	4.62
4411-000	Construction Project Management	G	723	4.62
7712-002	Supply of Labour, Construction	G	723	4.62
4235-000	Roof Shingling	G	728	11.60
4236-000	Sheet Metal and Built-up Roofing	G	728	11.60
4113-001	Gas and Oil Pipelines, Construction	G	732	5.84
4121-002	Large Bridge Construction	G	732	5.84
4122-000	Waterworks and Sewage Systems	G	732	5.84
4129-001	Other Heavy Construction	G	732	5.84
4221-000	Piledriving Work	G	732	5.84
4255-000	Millwright and Rigging Work	G	737	6.20
4292-000	Ornamental and Fabricated Metal Installation	G	737	6.20
4299-000	Other Trade Work	G	737	6.20
9942-000	Custom Welding Services	G	737	6.20
4231-000	Masonry Operations	G	741	11.44



				2005
Classification			Rate	Premium
<u>Unit</u>	Description	Class	Group	Rate
				(\$)
4211-001	Wrecking and Structural Demolition	G	748	15.25
4222-001	Form Work (high-rise)	G	748	15.25
4224-002	Concrete Cutting and Drilling	G	748	15.25
4225-000	Precast Concrete Installation	G	748	15.25
4227-000	Structural Steel Erection	G	748	15.25
4229-000	Other Structural Work	G	748	15.25
4275-002	Painting of Structures	G	748	15.25
9952-001	Above Ground Window Cleaning	G	748	15.25
9959-001	Other Services to Buildings and Dwellings	G	748	15.25
4223-000	Steel Reinforcing	G	751	8.12
4224-001	Concrete Finishing	G	751	8.12
4224-003	Concrete Sealing	G	751	8.12
4232-000	Siding Work	G	751	8.12
4233-000	Glass and Glazing Work	G	751	8.12
4234-001	Insulation Work	G	751	8.12
4239-000	Caulking and Weatherstripping	G	751	8.12
4011-099	Homebuilding Operations	G	764	9.66
4222-002	Form Work (low-rise)	G	764	9.66
4226-000	Rough and Framing Carpentry	G	764	9.66
4274-000	Finish Carpentry	G	764	9.66
4491-000	Land Developers	G	764	9.66
4499-002	House Raising/Moving	G	764	9.66

(Classification Units for Class H continue on the next page)



	2005 PREMIUNI RA	IES		
				2005
Classification			Rate	Premlum
<u>Unit</u>	Description	Class	Group	Rate
				(\$)
8511-001	Elementary and Secondary School Boards	н	810	0.65
8511-002	Private Schools	Н	810	0.65
0012002			020	0.00
8521-000	Post-Secondary Non-university Education Operations	Н	817	0.33
8531-000	University Education	Н	817	0.33
8541-000	Library Services	Н	817	0.33
8551-000	Museums and Archives	Н	817	0.33
8599-001	Other Educational Services	Н	817	0.33
8599-002	Driving Schools	Н	817	0.33
4124-001	Power and Telecommunication Transmission Lines	Н	830	3.66
4124-002	Cable Television Contractors	Н	830	3.66
4911-002	Cleaning of Electrical Power Systems Equipment	Н	830	3.66
4911-003	Generation of Electric Power	Н	833	0.77
4612-000	Crude Oil Pipeline Transport	Н	835	1.07
4619-000	Other Pipeline Transport Operations	Н	835	1.07
4911-001	Electric Power Systems	Н	835	1.07
4931-000	Water Systems	Н	835	1.07
4999-002	Operation of Steam Generated Power Plants	Н	835	1.07
4611-000	Natural Gas Pipeline Transport	Н	838	0.34
4921-000	Gas Distribution Systems	Н	838	0.34
7799-013	Other Services Incidental to Government	н	845	1.62
8321-099	General Municipal/Regional Operations	Н	845	1.62
8324-000	Firefighting Services	H	845	1.62
8351-000	Band Councils	Н	845	1.62
8372-001	Regional Conservation Authorities	H	845	1.62
8411-000	Other Government Agencies	н	845	1.62
8621-001	Nursing Home Operations	Н	851	2.67
8621-002	Residential Home Operations	Н	852	2.80
8611-000	General Hospitals	Н	853	0.83
8612-000	Rehabilitation Hospitals	H	853	0.83
8613-000	Extended Care Hospitals	H	853	0.83
8614-000	Psychiatric Hospitals	H	853	0.83
8615-000	Addiction Hospitals	Н	853	0.83
8616-000	Outpost Hospitals	Н	853	0.83
8617-000	Paediatric Hospitals	Н	853	0.83
8619-000	Other Specialty Hospitals	Н	853	0.83
8634 000	Nursing and Other Health Care Operations	Я	857	2.17
8634-000		H	857	2.17
8662-099	Offices of Nurses	П	657	2.11

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Classification			Rate	2005 Premium
Unit	Description	Class	Group	Rate
all colored				(\$)
8622-000	Homes for the Physically Challenged and/or Disabled	Н	858	2.46
8623-000	Homes for the Developmentally Handicapped	Н	858	2.46
8624-000	Homes for the Mentally Handicapped/Disabled	Н	858	2.46
8625-000	Homes for Emotionally Distressed Children	Н	858	2.46
8626-000	Homes for Alcohol or Drug Dependent Persons	Н	858	2.46
8627-000	Homes for Children in Need of Protection	Н	858	2.46
8628-000	Homes for Single Mothers	Н	858	2.46
8629-000	Other Institutional Health and Social Services	Н	858	2.46
8632-000	Drug Addiction and Alcoholism Treatment Clinics	Н	861	0.83
8633-000	Health Rehabilitation Clinics	Н	861	0.83
8635-000	Public Health Clinics and Community Health Centres	Н	861	0.83
8639-000	Other Non-institutional Health Services	Н	861	0.83
8641-000	Child Daycare and Nursery School Services	Н	861	0.83
8644-000	Life Skills Training Facilities	Н	861	0.83
8647-000	Social Rehabilitation Services	Н	861	0.83
8648-000	Crisis Intervention	Н	861	0.83
8649-000	Other Non-institutional Social Services	Н	861	0.83
8642-000	Child Welfare Services	Н	875	0.59
8643-000	Family Planning Services	Н	875	0.59
8646-000	Meal Services (non-commercial)	Н	875	0.59
8651-099	Offices of Physicians	Н	875	0.59
8653-099	Offices of Dentists	н	875	0.59
8661-000	Offices of Chiropractors and Osteopaths	Н	875	0.59
8664-000	Offices of Nutritionists and Dietitians	Н	875	0.59
8665-000	Offices of Physiotherapists and Occupational Therapists	Н	875	0.59
8666-000	Offices of Optometrists	Н	875	0.59
8667-000	Offices of Podiatrists and Chiropodists	Н	875	0.59
8668-000	Offices of Denturists	Н	875	0.59
8669-000	Offices of Other Health Practitioners	H	875	0.59
8671-000	Offices of Psychologists	H	875	0.59
8672-000	Offices of Social Workers	H	875	0.59
8679-000	Offices of Other Social Service Practitioners	Н	875	0.59
8681-000	Medical Laboratories	H	875	0.59
8682-000	Radiological Laboratories	H	875	0.59
8683-000	Combined Medical and Radiological Laboratories	Н	875	0.59
8684-000	Public Health Laboratories	Н	875	0.59
8685-000	Blood Bank Laboratories	Н	875	0.59
8689-000	Other Health Laboratories	Н	875	0.59
8691-000	Health Care and Public Safety Promotion Associations and Agencies	Н	875	0.59
8692-000	Health Care Standards Agencies	Н	875	0.59
8693-000 8694-000	Health Care Research Agencies	Н	875	0.59
	Social Service Planning and Advocacy Agencies Other Health and Social Service Associations and Agencies	H	875	0.59
8699-000	Other health and Social Service Associations and Agencies	Н	875	0.59

(Classification Units for Class I continue on the next page)



	2000 I ILLINION INAI	LO		
			D. L.	2005
Classification	Decodetles	Olean	Rate	Premium
<u>Unit</u>	<u>Description</u>	<u>Class</u>	Group	Rate (\$)
7511-001	Operators of Apartment Buildings	1	905	2.41
7511-002	Operators of Condominiums	1	905	2.41
7512-001	Operators of Non-residential Buildings	1	908	1.19
7512-002	Self-serve Storage Facilities	1	908	1.19
7512-003	Operators of Recreational Buildings	1	908	1.19
7599-001	Other Real Estate Operators	1	908	1.19
9732-000	Cemeteries and Crematoria	I	908	1.19
9991-000	Parking Lot Operations	1	908	1.19
7791-001	Security Services	1	911	1.53
7791-003	Detective Agencies		911	1.53
7791-004	Armoured Car Services	1	911	1.53
9211-000	Restaurants, Licensed	I	919	1.67
9212-000	Restaurants, Unlicensed	I	919	1.67
9213-000	Take-out Food Services	1	919	1.67
9214-001	Caterers	I	919	1.67
9214-002	Supply of Labour, Restaurant/Catering	1	919	1.67
9221-000	Taverns, Bars, and Nightclubs	1	919	1.67
7599-002	Mobile Home Parks	1	921	2.58
9111-000	Hotels and Motor Hotels	1	921	2.58
9112-000	Motels		921	2.58
9113-000	Tourist Courts and Cabins		921	2.58
9114-000	Guest Houses and Tourist Homes	!	921	2.58
9121-000	Lodging Houses and Residential Clubs	!	921	2.58
9131-000	Camping Grounds and Travel Trailer Parks		921	2.58
9141-000	Outfitters	!	921	2.58
9149-001	Other Recreation and Vacation Camps	!	921	2.58
9149-002	Children's Educational Camps	I	921	2.58
9726-000	Carpet Cleaning	1	923 923	3.16 3.16
9952-002	Ground Level Window Cleaning	,	923	3.16
9953-001	Janitorial Operations		923	3.16
9953-002	Other Cleaning Services	1	923	3.16
9959-005	Window Tinting of Buildings	· ·		
9959-006	Pool Services	1	923	3.16
7712-001	Supply of Non-clerical Labour Operations		929	4.51
7799-004	Custom Packaging	1	933	2.76
9912-000	Audio-visual Equipment Rental and Leasing		933	2.76
9913-000	Office Furniture and Equipment Rental and Leasing		933	2.76
9919-000	Other Machinery and Equipment Rental and Leasing		933	2.76
9941-000	Electric Motor Repair		933	2.76
9949-000	Other Repair Services	i	933	2.76



				2005
Classification			Rate	Premium
<u>Unit</u>	Description	Class	Group	Rate
				(\$)
9643-000	Horse Race Tracks	1	937	1.56
9644-000	Other Race Tracks	1	937	1.56
9651-000	Golf Courses	1	937	1.56
9652-000	Curling Clubs	1	937	1.56
9653-000	Skiing Facilities	1	937	1.56
9659-001	Other Sports and Recreational Clubs	1	937	1.56
9659-002	Youth Clubs	I	937	1.56
9661-001	Gambling Operations	1	937	1.56
9661-002	Lotteries and Casinos	1	937	1.56
9691-000	Bowling Alleys and Billiard Parlours	1	937	1.56
9692-000	Amusement Parks	1	937	1.56
9693-000	Dance Halls, Studios and Schools	I	937	1.56
9694-000	Coin-operated Amusement Services	1	937	1.56
9695-000	Roller Skating Facilities	F	937	1.56
9696-000	Botanical and Zoological Gardens	1	937	1.56
9699-001	Other Amusement and Recreational Services	1	937	1.56
9699-002	Horse Trainers and Riding Operations	1	937	1.56
9711-099	Barber and Beauty Shops	1	944	2.36
9723-000	Self-serve Laundries and/or Dry Cleaners	1	944	2.36
9724-000	Valet Services and Cleaning Depots	1	944	2.36
9731-000	Funeral Homes	I	944	2.36
9741-099	Domestic Services	1	944	2.36
9791-000	Shoe Repair	I	944	2.36
9792-000	Fur Cleaning, Repair, and Storage	1	944	2.36
9799-000	Other Personal Services	I	944	2.36
9951-000	Disinfecting and Exterminating Services	1	944	2.36
9999-001	Miscellaneous Services	I	944	2.36
9999-002	Automobile Associations	I	944	2.36



Classification Unit	Description	01	Rate	2005 Premlum
Unit	Description	Class	Group	Rate
				(\$)
7011-000	Central Banks	1	956	0.17
7021-000	Chartered Banks	i i	956	0.17
7029-000	Other Banking-type Intermediaries	1	956	0.17
7031-000	Trust Companies	1	956	0.17
7041-000	Deposit Accepting Mortgage Companies	I	956	0.17
7042-000	Co-operative Mortgage Companies	1	956	0.17
7051-099	Credit Unions	1	956	0.17
7099-000	Other Deposit Accepting Intermediaries	1	956	0.17
7111-000	Consumer Loan Companies	1	956	0.17
7121-000	Sales Finance Companies	1	956	0.17
7122-000	Credit Card Companies	1	956	0.17
7123-000	Factoring Companies	1	956	0.17
7124-000	Financial Leasing Companies	I	956	0.17
7125-000	Venture Capital Companies	1	956	0.17
7129-000	Other Business Financing Companies	T.	956	0.17
7211-000	Investment (mutual) Funds	1	956	0.17
7212-000	Retirement Savings Funds	1	956	0.17
7213-000	Segregated Funds	1	956	0.17
7214-000	Investment Companies	1	956	0.17
7215-000	Holding Companies	1	956	0.17
7221-000	Mortgage Investment Companies	1	956	0.17
7222-000	Real Estate Investment Trusts	1	956	0.17
7229-000	Other Mortgage Companies	1	956	0.17
7291-000	Trusteed Pension Funds	I I	956	0.17
7292-000	Estate, Trust, and Agency Funds	1	956	0.17
7299-000	Other Investment Intermediaries	•	956	0.17
7311-000	Life Insurers	!	956	0.17
7321-000	Deposit Insurers	1	956	0.17
7331-000	Health Insurers		956	0.17
7339-000	Other Casualty and Property Insurers	!	956	0.17
7411-000	Investment Dealers		956	0.17
7412-000	Stock Brokers		956	0.17
7413-000	Commodity Brokers		956	0.17
7421-000	Mortgage Brokers		956	0.17
7431-000	Stock Exchanges		956	0.17
7432-000 7499-000	Commodity Exchanges Other Financial Intermediaries		956 956	0.17 0.17
7611-000			956	0.17
7711-001	Insurance and Real Estate Agencies Supply of Clerical Labour Operations		956	0.17
7711-001	Placement Agencies		956	0.17
7711-100	Out of Province Operations - Class A		956	0.17
7711-200	Out of Province Operations - Class B		956	0.17
7711-300	Out of Province Operations - Class C		956	0.17
7711-400	Out of Province Operations - Class D	i	956	0.17
7711-500	Out of Province Operations - Class E		956	0.17
7711-600	Out of Province Operations - Class F		956	0.17
7711-700	Out of Province Operations - Class G		956	0.17
7711-800	Out of Province Operations - Class H	i	956	0.17
7711-900	Out of Province Operations - Class I		956	0.17
7731-000	Chartered and Certified Accountants	1	956	0.17
7739-000	Other Accounting and Bookkeeping Services	i	956	0.17
7761-000	Offices of Lawyers and Notaries	1	956	0.17
7792-000	Credit Bureau Services	1	956	0.17
7793-000	Collection Agencies	1	956	0.17
7799-003	Actuarial Services	1	956	0.17



Classification			Rate	2005 Premlum
Unit	Description	Class	Group	Rate
				(\$)
0231-000	Agricultural Management and Consulting Services	i i	958	0.29
4555-000	Marine Shipping Agencies	1	958	0.29
4592-003	Freight Brokers	1	958	0.29
4592-004	Freight Forwarders (Air and/or Ocean)	1	958	0.29
7721-001	Software Development and Computer Services	1	958	0.29
7722-000	Computer Equipment Maintenance and Repair	1	958	0.29
7751-000	Offices of Architects	1	958	0.29
7752-000	Offices of Engineers	1	958	0.29
7759-001	Other Scientific and Technical Services	1	958	0.29
7759-002	Research and Development	1	958	0.29
7771-001	Management Consulting Services	1	958	0.29
7771-002	Property Management Services	1	958	0.29
7794-000	Customs Brokers and Consultants	1	958	0.29
7795-999	Telephone Answering Services / Call Centres	1	958	0.29
7796-001	Business Service Centres	1	958	0.29
7796-002	Microfilming and Micrographing Services	1	958	0.29
7799-001	Miscellaneous Business Services	1	958	0.29
7799-005	Translation Services	1	958	0.29
7799-006	Custom Typing Services	1	958	0.29
7799-007	Manufacturer's Agents	1	958	0.29
7799-009	Meter Reading	ı	958	0.29
7799-010	Other Brokers	1	958	0.29
7799-011	Quality Assurance	1	958	0.29
9931-000	Photographers	1	958	0.29
9961-000	Ticket and Travel Agencies	1	958	0.29
9962-001	Tour Packagers	1	958	0.29
2821-002	Photographic Film Processing	1	962	0.88
7711-002	Franchise Operations	1	962	0.88
7741-000	Advertising Agencies	1	962	0.88
7742-000	Media Representatives	1	962	0.88
7743-000	Display and Billboard Advertising	1	962	0.88
7749-000	Other Advertising Services	1	962	0.88
9611-000	Motion Picture and Video Production	1	962	0.88
9612-000	Motion Picture and Video Distribution	1	962	0.88
9613-000	Motion Picture Laboratories and Video Production Facilities	1	962	0.88
9614-000	Sound Recording Services	1	962	0.88
9619-000	Other Motion Picture, Audio, and Video Services	1	962	0.88
9621-000	Regular Motion Picture Theatres	1	962	0.88
9622-000	Outdoor Motion Picture Theatres	1	962	0.88
9629-000	Other Motion Picture Exhibition	1	962	0.88
9631-000	Entertainment Production Companies and Artists	T.	962	0.88
9639-000	Other Theatrical and Staged Entertainment Services	1	962	0.88
9721-000	Power Laundries and/or Dry Cleaners	1	975	3.06
9725-000	Linen Supply Services	1	975	3.06
9729-000	Other Laundry and Dry Cleaning Services	1	975	3.06



				2005
Classification			Rate	Premium
<u>Unit</u>	Description	Class	Group	Rate
				(\$)
7791-002	Corps of Commissionaires	1	981	0.59
9811-000	Religious Organizations	1	981	0.59
9821-000	Business Associations	l l	981	0.59
9831-000	Health and Social Service Professional Membership Associations	1	981	0.59
9839-000	Other Professional Membership Associations	1	981	0.59
9841-000	Labour Organizations	F	981	0.59
9851-000	Political Organizations	ŀ	981	0.59
9861-001	Civic and Fraternal Organizations	1	981	0.59
9861-002	Cultural Organizations	1	981	0.59
4811-000	Radio Broadcasting	1	983	0.33
4812-000	Television Broadcasting	1	983	0.33
4813-000	Combined Radio and Television Broadcasting	1	983	0.33
4814-000	Cable Television	1	983	0.33
4821-000	Telecommunication Carriers	I	983	0.33
4839-000	Other Telecommunication Operations	1	983	0.33

Premium Rates NA

SECTION 6

Supporting Documention for Each Class

Premium PANEW Rates

SECTION 6A

Class A – Supporting Documentation





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

		Maximum				
		Insurable	Average		Number	Lost Time
	Insurable	Earnings	Insurable		of	Injury
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate
1999	\$207,448,703	\$59,200	\$39,659	5,231	242	4.63%
2000	\$225,216,909	\$59,300	\$42,450	5,305	229	4.32%
2001	\$219,476,389	\$60,600	\$42,851	5,122	195	3.81%
2002	\$234,708,686	\$64,600	\$44,226	5,307	203	3.83%
2003	\$231,407,534	\$65,600	\$46,837	4,941	175	3.54%
2004	\$239,093,967	\$66,800	\$47,961	4,985	164	3.29%
2005	\$250,895,645	\$67,700	\$49,880	5,030	152	3.02%



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

		Maximum					
	Insurable	Insurable Earnings	Average Insurable		Number	Lost Time Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$340,275,873	\$59,200	\$33,232	10,239	583	2.69%	
2000	\$367,836,827	\$59,300	\$34,982	10,515	009	5.71%	
2001	\$362,892,923	\$60,600	\$35,634	10,184	575	5.65%	
2002	\$385,753,637	\$64,600	\$36,013	10,712	507	4.73%	
2003	\$353,636,356	\$65,600	\$36,881	9,589	409	4.27%	
2004	\$365,382,741	\$66,800	\$37,766	9,675	387	4.00%	
2005	\$383,418,033	\$67,700	\$39,277	9,762	357	3.66%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

Lost Time Injury Rate	3.53%	4.22% 2.96%	2.48%	1.85%	1.74%	7.60%
Number of LTIs	203	168	138	100	95	80
Employment	5,746	5,738	5,574	5,416	5,465	5,514
Average Insurable Earnings	\$31,215	\$32,998 \$32,912	\$34,892	\$36,026	\$36,891	\$38,366
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$64,600	\$65,600	\$66,800	\$67,700
Insurable Earnings	\$179,347,877	\$189,986,862 \$186,735,621	\$194,491,237	\$195,133,304	\$201,614,852	\$211,566,561
Year	1999	2000 2001	2002	2003	2004	2005



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

Lost Time Injury Rate	1.01%	1.30%	1.23%	1.08%	0.97%	0.89%
Number of LTIs	236	281	241	223	188	175
Employment	23,399	21,683	19,643	20,719	19,454	19,629
Average Insurable Earnings	\$39,775	\$41,424	\$45,940	\$45,398	\$47,244	\$48,378 \$50,313
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$930,704,385	\$898,212,458	\$902,409,120	\$940,606,080	\$919,097,270	\$949,626,005 \$996,499,545
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 041: CORRUGATED BOXES

Lost Time Injury Rate	2.57%	2.49%	2.02%	1.78%	1.68%	1.53%
Number of LTIs	205	246	166	160	152	140
Employment	7,964	8,229 8,205	8,218	8,969	050,6	9,131
Average Insurable Earnings	\$32,158	\$33,763 \$34,130	\$35,426	\$33,909	\$34,723	\$36,112
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$64,600	\$65,600	\$66,800	\$67,700
Insurable Earnings	\$256,095,816	\$277,841,795 \$280,035,756	\$291,131,656	\$304,138,380	\$314,240,640	\$329,751,558
Year	1999	2000	2002	2003	2004	2002



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999 2000 2001 2002 2003	\$1,913,872,654 \$1,959,094,851 \$1,951,549,809 \$2,046,691,296 \$2,003,412,844	\$59,200 \$59,300 \$60,600 \$64,600 \$65,600	\$36,400 \$38,048 \$39,968 \$40,504 \$41,419	52,579 51,490 48,828 50,530 48,369	1,469 1,599 1,383 1,237	2.79% 3.11% 2.83% 2.45% 2.13%
2004	\$2,069,958,205 \$2,172,131,342	\$66,800	\$42,414 \$44,110	48,804	973	1.99%



NEW CLAIMS COST BY RATE GROUP

2005

2005 New Claims Cost

4.42

Rate Des Group 030 LOG	<u>Description</u> LOGGING	Cost Index * (%) 172%	Cost per LTI (\$) 77,750	Premium Rate (\$) 11.16
LP	MILL PRODUCTS AND FORESTRY SERVICES	81%	36,670	7.67
Щ	VENEERS, PLYWOOD AND WOOD PRESERVATION	102%	45,900	4.58
۵	PULP, NEWSPRINT AND SPECIALTY PAPERS	112%	50,397	2.05
Z Z	CORRUGATED BOXES	55%	24,915	2.57
RES	CLASS: A FOREST PRODUCTS		45,162	4.42

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^{*} The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.



RATE GROUP 030: LOGGING

Overhead Expense Component	es Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.994
B.2 Legislative Obligations		
	WSIAT Office of Worker Advisor Office of Employer Advisor OHSA Mine Rescue Program Administration Institute of Work & Health	0.043 0.021 0.008 0.190 0.000 0.001 0.011
	Sub-Total	0.274
B.3 Accident Prevention	OFSWA	0.347
B.4 TOTAL OVERHEAD EXP	ENSES	1.616



RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.729
B.2 Legislative Obligations		
	WSIAT	0.032
	Office of Worker Advisor	0.016
	Office of Employer Advisor	0.006
	OHSA	0.139
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.008
	Sub-Total	0.200
B.3 Accident Prevention	OFSWA	0.281
B.4 TOTAL OVERHEAD EXPE	NSES	1.210



RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.491
B.2 Legislative Obligations		
	WSIAT	0.022
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.093
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.135
B.3 Accident Prevention	OFSWA	0.223
B.4 TOTAL OVERHEAD EXPENS	ES	0.850



RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

	Overhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.303
B.2	Legislative Obligations		
		WSIAT	0.014
		Office of Worker Advisor	0.007
		Office of Employer Advisor	0.002
		OHSA	0.057
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.084
B.3	Accident Prevention	PPHSA	0.107
B.4	TOTAL OVERHEAD EXPENSE	S	0.494



RATE GROUP 041: CORRUGATED BOXES

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.344
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.092
B.3 Accident Prevention	PPHSA	0.122
B.4 TOTAL OVERHEAD EXPENS	ES	0.559



	Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 W	SIB Administrative		0.483
B.2 Le	egislative Obligations		
		WSIAT	0.021
		Office of Worker Advisor	0.010
		Office of Employer Advisor	0.004
		OHSA	0.092
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.005
		Sub-Total	0.133
B.3 A	ccident Prevention	-	0.179
B.4 TO	OTAL OVERHEAD EXPENSES		0.794



RATE GROUP 030: LOGGING

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Rate	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	m Rate of rnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	4.781			4.329		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.538)			(0.482)		
b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	5.237	5.237	47%	0.902	4.749	42%
B. OVERHEAD EXPENSES						
 WSIB Administrative Legislative Obligations 	0.994			1.378		
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.347	1.616	14%	0.358	1.974	17%
C. UNFUNDED LIABILITY		3.609	32%		4.036	36%
D. (GAIN)/LOSS	1	0.699	%9		0.604	22%
E. TOTAL PREMIUM RATE (A+B+C+D)		11.16	100%		11.36	100%



RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 00 Of Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 30 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	3.466			3.050		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST	(0.641) 0.720 3.545	3.545	46%	(0.478) 0.636 3.208	3.208	41%
 B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES 	0.729 0.200 0.281 1.210	1.210	16%	1.015 0.175 0.290 1.481	1.481	19%
C. UNFUNDED LIABILITY		2.443	32%		2.727	35%
D. (GAIN)/LOSS		0.473	%9		0.409	22%
E. TOTAL PREMIUM RATE (A+B+C+D)		7.67	100%		7.83	100%

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RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Im Rate) Of Irnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.938			1.848		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.295)			(0.300)		
b. plus Transfer Charge	0.403			0.385		
3. NET NEW CLAIMS COST	2.047	2.047	45%	1.934	1.934	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.491			0.716		
2. Legislative Obligations	0.135			0.125		
3. Accident Prevention	0.223			0.234		
4. TOTAL OVERHEAD EXPENSES	0.850	0.850	79%	1.074	1.074	22%
C. UNFUNDED LIABILITY		1.411	31%		1.644	34%
SOLVINOS O		0.070	ò			ì
		0.213	020		0.246	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.58	100%		4.90	100%



RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Φ	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ım Rate 0 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	0.832			0.764		
2. Second injury Emilancement rund (SIEF) a. minus Relief b. plus Transfer Charge	(0.153)			(0.146)		
3. NET NEW CLAIMS COST		0.852	45%	0.778	0.778	%68
B. OVERHEAD EXPENSES 1. WSIB Administrative	0.303			0.312		
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	1	0.494	24%	0.120	0.486	24%
C. UNFUNDED LIABILITY	0	0.587	79%		0.661	33%
D. (GAIN)/LOSS	0	0.114	%9		0.099	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.05	100%		2.02	100%



RATE GROUP 041: CORRUGATED BOXES

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Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.074		030	
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.194)		, C	
b. plus Transfer Charge	0.223		0.217	
3. NET NEW CLAIMS COST	1.103	43%	1.067	%68
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.344		0,429	
2. Legislative Obligations	0.092		0.073	
3. Accident Prevention	0.122		0.142	
4. TOTAL OVERHEAD EXPENSES	0.559 0.559	22%	0.644	23%
C. UNFUNDED LIABILITY	0.760	30%	0.907	33%
D. (GAIN)/LOSS	0.148	%9	0.136	5%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.57	100%	2.75	100%



CLASS A: FOREST PRODUCTS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.897			1.746		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST	(0.304) 0.394 1.988	1.988	45%	(0.268) 0.364 1.843	1.843	40%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.483 0.133 0.179	0.794	18%	0.622 0.107 0.193 0.922	0.922	20%
C. UNFUNDED LIABILITY		1.370	31%		1.566	34%
D. (GAIN)/LOSS		0.266	%9		0.235	22%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.42	100%		4.57	100%



Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

		New				2005
Rate		Claims		Unfunded		Premium
Group	Description	Cost	Overhead	Liability	(Gain)/Loss	Rate
		(\$)	(\$)	(\$)	(\$)	(\$)
030	LOGGING	5.237	1.616	3.609	669.0	11.16
033	MILL PRODUCTS AND FORESTRY SERVICES	3.545	1.210	2.443	0.473	7.67
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	2.047	0.850	1.411	0.273	4.58
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	0.852	0.494	0.587	0.114	2.05
041	CORRUGATED BOXES	1.103	0.559	0.760	0.148	2.57
CLASS: A	CLASS: A FOREST PRODUCTS	1.988	0.794	1.370	0.266	4.42

2005 Premium Rates Rates

SECTION 6B

Class B – Supporting Documentation



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 110: GOLD MINES

Lost Time Injury Rate	2.21%	1.92%	1.99%	1.72%	1.58%	1.57%
Number of LTIs	112	98	92	83	22	79
Employment	5,059	4,487	4,624	4,824	4,876	5,022
Average Insurable Earnings	\$54,018	\$53,052	\$54,147	\$55,120	\$57,583	\$60,347
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$273,268,898	\$238,060,366	\$250,357,023	\$265,887,490	\$280,761,604	\$303,065,306 \$321,209,826
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 113: NICKEL MINES

		Maximum					
		Insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$318,659,798	\$59,200	\$54,625	5,834	147	2.52%	
2000	\$295,095,577	\$59,300	\$53,926	5,472	122	2.23%	
2001	\$307,317,202	\$60,600	\$55,882	5,499	103	1.87%	
2002	\$323,760,861	\$64,600	\$58,588	5,526	124	2.24%	
2003	\$330,992,822	\$65,600	\$58,215	5,686	122	2.15%	
2004	\$357,286,892	\$66,800	\$61,009	5,857	124	2.12%	
2005	\$378,677,658	\$67,700	\$62,840	6,027	123	2.04%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 119: OTHER MINES

Lost Time Injury Rate	2.40%	2.34%	2.14%	2.00%	1.91%	1.88%
Number of LTIs	86	96	91	82	78	79
Employment	3,582	4,101	4,252	4,093	4,076	4,198
Average Insurable Earnings	\$46,454	\$44,758	\$47,389	\$49,801	\$52,467	\$54,985 \$56,635
Maximum Insurable Earnings Ceiling	\$59,200	\$29,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$166,411,562	\$183,555,117	\$201,489,594	\$203,846,459	\$213,871,835	\$230,861,814 \$244,683,510
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 134: AGGREGATES

		Maximum					
		Insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$193,917,864	\$59,200	\$34,198	5,670	156	2.75%	
2000	\$203,939,758	\$59,300	\$36,775	5,546	168	3.03%	
2001	\$210,836,735	\$60,600	\$35,437	5,950	171	2.87%	
2002	\$214,501,189	\$64,600	\$37,477	5,724	125	2.18%	
2003	\$229,902,009	\$65,600	\$38,495	5,972	149	2.49%	
2004	\$248,165,425	\$66,800	\$40,343	6,151	148	2.41%	
2005	\$263,023,089	\$67,700	\$41,553	6,329	147	2.32%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

Lost Time Injury Rate	2.49%	2.41%	2.25%	2.05%	2.07%	2.03%
Number of LTIs	501	472	457	414	426	430
Employment	20,145	19,606	20,325	20,167	20,610	21,228
Average Insurable Earnings	\$47,270	\$46,958	\$47,725	\$49,982	\$51,214	\$53,673 \$55,283
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable	\$952,258,122	\$920,650,818	\$970,000,554	\$1,007,995,999	\$1,055,528,270	\$1,139,379,436 \$1,207,594,083
Year	1999	2000	2001	2002	2003	2004



NEW CLAIMS COST BY RATE GROUP

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2005

2005 New Claims Cost

5.48	42,962	28%	AGGREGATES	134
5.80	71,074	%16	OTHER MINES	119
5.63	71,971	%86	NICKEL MINES	113
7.80	135,602	184%	GOLD MINES	110
Premium Rate (\$)	Cost per LTI (\$)	Cost Index *	Description	Rate

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^{*} The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.



RATE GROUP 110: GOLD MINES

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.721
B.2 Legislative Obligations		
	WSIAT	0.032
F	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.006
	OHSA	0.137
	Mine Rescue	0.253
	Program Administration	0.001
	Institute of Work & Health	0.008
	Sub-Total	0.451
B.3 Accident Prevention	MASHA	0.256
B.4 TOTAL OVERHEAD EXPEN	SES	1.428



RATE GROUP 113: NICKEL MINES

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Premium Rate Component
B.1 WSIB Administrative		0.558
B.2 Legislative Obligations		
	WSIAT	0.024
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.005
	OHSA	0.106
	Mine Rescue	0.212
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	0.366
B.3 Accident Prevention	MASHA	0.214
B.4 TOTAL OVERHEAD EXPENSE	es es	1.137



RATE GROUP 119: OTHER MINES

	Overhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.570
B.2	Legislative Obligations		
		WSIAT	0.025
AT.		Office of Worker Advisor	0.012
		Office of Employer Advisor	0.005
		OHSA	0.108
		Mine Rescue	0.215
		Program Administration	0.001
		Institute of Work & Health	0.007
		Sub-Total	0.373
B.3	Accident Prevention	MASHA	0.217
B.4	TOTAL OVERHEAD EXPENSE	ES	1.160



RATE GROUP 134: AGGREGATES

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.562
B.2 Legislative Obligations		
	WSIAT	0.025
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.005
	OHSA	0.106
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	0.155
B.3 Accident Prevention	MASHA	0.215
B.4 TOTAL OVERHEAD EXPENS	ES	0.932

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

	Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 V	WSIB Administrative		0.605
B.2 L	egislative Obligations		
		WSIAT	0.026
		Office of Worker Advisor	0.012
		Office of Employer Advisor	0.005
		OHSA	0.115
		Mine Rescue	0.177
		Program Administration	0.001
		Institute of Work & Health	0.007
		Sub-Total	0.344
B.3 A	Accident Prevention	-	0.226
B.4 1	TOTAL OVERHEAD EXPENSES		1.174



RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

	2005 Premium Rate Per \$100 Of	Im Rate	Percentage of 2005	2004 Premium Rate Per \$100 Of	ו Rate Of	Percentage of 2004
Component	Insurable Earnings	ırnings	Premium Rate	Insurable Earnings	nings	Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	3.385			3.152		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.591)			(0.744)		
b. plus Transfer Charge	0.704			0.657		
3. NET NEW CLAIMS COST	3.498	3.498	45%	3.065	3.065	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.721			0.981		
2. Legislative Obligations	0.451			0.451		
3. Accident Prevention	0.256			0.289		
4. TOTAL OVERHEAD EXPENSES	1.428	1.428	78%	1.721	1.721	22%
C. UNFUNDED LIABILITY		2.411	31%		2.493	32%
D. (GAIN)/LOSS		0.467	%9		0.516	%4
E. TOTAL PREMIUM RATE (A+B+C+D)		7.80	100%		7.80	100%

Section 6B - @ WSIB Ontario

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	0 10	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 00 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	2.373			2.000		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.401)			(0.312)		
b. plus Transfer Charge 3. NET NEW CLAIMS COST	2.465	2.465	44%	0.417	2.106	38%
B. OVERHEAD EXPENSES						
 WSIB Administrative Legislative Obligations 	0.558			0.756		
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.214	1.137	20%	0.237	1.356	25%
C. UNFUNDED LIABILITY	Н	1.699	30%		1.669	30%
D. (GAIN)/LOSS	0	0.329	%9		0.355	%9
E. TOTAL PREMIUM RATE (A+B+C+D)		5.63	100%		5.49	100%



RATE GROUP 119: OTHER MINES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Perce of 2 Premiu	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 00 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	2.329 (0.268) 0.484 2.546 2.546 0.570 0.373 0.217 1.160	94 09	44%	0.341) 0.411 2.041 0.742 0.356 0.234 1.332	2.041	38%
C. UNFUNDED LIABILITY	1.755	55	30%		1.608	30%
D. (GAIN)/LOSS	0.340	40	%9		0.344	%9
E. TOTAL PREMIUM RATE (A+B+C+D)	5.80	 	100%		5.32	100%



RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	im Rate 3 Of trnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST 4. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	2.437 (0.449) 0.507 2.495 0.562 0.155 0.215	2.495	46%	2.022 (0.373) 0.421 2.071 0.748 0.130 0.236 1.114	2.071	38%
C. UNFUNDED LIABILITY		1.720	31%		1.843	34%
D. (GAIN)/LOSS		0.333	%9		0.349	%9
E. TOTAL PREMIUM RATE (A+B+C+D)		5.48	100%		5.38	100%

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CLASS B: MINING AND RELATED INDUSTRIES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Rate f ings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 00 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.647			2.301		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.435)			(0.444)		
b. plus Transfer Charge	0.550			0.480		
3. NET NEW CLAIMS COST	2.763	2.763	44%	2.337	2.337	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.605			0.811		
2. Legislative Obligations	0.344			0.335		
3. Accident Prevention	0.226			0.250		
4. TOTAL OVERHEAD EXPENSES	1.174	1.174	19%	1.395	1.395	23%
C. UNFUNDED LIABILLITY		1.904	31%		1.909	32%
D. (GAIN)/LOSS	•	0.369	%9		0.394	4%
E. TOTAL PREMIUM RATE (A+B+C+D)		6.21	100%		6.04	100%

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Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

		New				2005
Rate		Claims		Unfunded		Premium
Group	Description	Cost	Overhead	Liability	(Gain)/Loss	Rate
		(\$)	(\$)	(\$)	(\$)	(\$)
	•					
110	GOLD MINES	3.498	1.428	2.411	0.467	7.80
113	NICKEL MINES	2.465	1.137	1.699	0.329	5.63
119	OTHER MINES	2.546	1.160	1.755	0.340	5.80
134	AGGREGATES	2.495	0.932	1.720	0.333	5.48
CLASS: B	CLASS: B MINING AND RELATED INDUSTRIES	2.763	1.174	1.904	0.369	6.21



2005 Premium Rates Rates

SECTION 6C

Class C – Supporting Documentation





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 159: LIVESTOCK FARMS

Lost Time Injury Rate	3.46%	4.02%	3.79%	4.12%	4.13%	3.95%
Number of LTIs	152	167	172	196	199	194
Employment	4,398	4,157	4,538	4,760	4,813	4,909
Average Insurable Earnings	\$22,316	\$24,322	\$24,698	\$25,280	\$26,421	\$27,214
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$98,155,247	\$101,101,578	\$112,071,801	\$120,339,831	\$127,165,711	\$133,600,296 \$140,360,471
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

Lost Time Injury	Rate	2.24%	2.55%	2.51%	2.45%	2.51%	2.39%
Number	LTIS	162	245	255	252	260	252
	Employment	7,224	9,611	10,161	10,288	10,348	10,555
Average Insurable	Earnings	\$23,568	\$22,359	\$23,533	\$25,065	\$26,649	\$27,448
Maximum Insurable Earnings	Celling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable	Earnings	\$170,262,138	\$214,883,713	\$239,122,019	\$257,873,226	\$275,773,671	\$289,727,819 \$304,388,046
3	rear	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

Lost Time Injury Rate	3.80%	4.38% 3.24%	3.20%
Number of LTIs	191	208	141
Employment	5,021	4,746	4,412
Average Insurable Earnings	\$23,793 \$22,554 \$23,936	\$24,846 \$25,537	\$26,303
Maximum Insurable Earnings Ceiling	\$59,200 \$59,300	\$64,600	\$66,800
Insurable Earnings	\$119,465,992 \$108,193,965 \$124,375,633	\$117,906,934 \$110,454,147	\$116,043,127 \$121,914,909
Year	1999 2000 2001	2002	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

Lost Time Injury Rate	3.93%	3.47%	3.45%	3.40%	3.00%	%96.0	2.83%
Number of LTIs	398	309	323	328	285	287	280
Employment	10,125	8,917	9,372	9,658	9,514	9.704	9,898
Average Insurable Earnings	\$22,138	\$23,821	\$24,345	\$24,794	\$25,492	\$26.257	\$27,044
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	\$67,700
Insurable Earnings	\$224,147,192	\$212,412,948	\$228,169,576	\$239,470,126	\$242,525,714	\$254,797,515	\$267,690,269
Year	1999	2000	2001	2002	2003	2004	2005



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

Lost Time Injury Rate	2.66%	2.57%	2.40%	2.65%	2.77%	2.50%
Number of LTIs	174	172	157	184	209	201
Employment	6,539	6,694	6,549	6,953	7,541	7,692
Average Insurable Earnings	\$26,231	\$26,112	\$27,884	\$27,848	\$26,893	\$27,700
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$171,524,393	\$174,802,167	\$182,610,960	\$193,623,688	\$202,802,161	\$213,063,950 \$223,844,986
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

		Maximum				
		Insurable	Average		Number	Lost Time
	Insurable	Earnings	Insurable		of	Injury
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate
1999	\$195,951,250	\$59,200	\$28,479	6,881	454	%09'9
2000	\$221,202,390	\$59,300	\$29,023	7,622	457	800.9
2001	\$243,448,897	\$60,600	\$30,950	7,866	453	2.76%
2002	\$262,570,557	\$64,600	\$31,417	8,358	476	2.70%
2003	\$304,502,499	\$65,600	\$30,387	10,021	453	4.52%
2004	\$319,910,325	\$66,800	\$31,299	10,221	453	4.43%
2005	\$336,097,788	\$67,700	\$32,238	10,425	441	4.23%



Premium Sates

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

Lost Time Injury Rate	3.81% 3.65% 3.64% 3.32%	3.22%
Number of LTIs	1,531 1,525 1,589 1,644 1,546	1,528
Employment	40,188 41,798 43,682 44,763 46,562	47,493
Average Insurable Earnings	\$24,373 \$24,704 \$25,864 \$26,624 \$27,130	\$27,944 \$28,783
Maximum Insurable Earnings Celling	\$59,200 \$59,300 \$60,600 \$64,600 \$65,600	\$66,800
Insurable Earnings	\$979,506,212 \$1,032,596,761 \$1,129,798,886 \$1,191,784,362 \$1,263,223,903	\$1,327,143,033 \$1,394,296,470
Year	1999 2000 2001 2002 2003	2004



NEW CLAIMS COST BY RATE GROUP

2005

2005 New Claims Cost

3.51	15,351		CLASS: C OTHER PRIMARY INDUSTRIES	CLASS: C
4.69	17,237	112%	LANDSCAPING AND RELATED SERVICES	190
2.19	11,282	73%	POULTRY FARMS AND AGRICULTURAL SERVICES	184
3.03	13,892	%06	FISHING AND MISCELLANEOUS FARMING	181
3.12	12,341	%08	TOBACCO AND MUSHROOM FARMS	174
2.39	12,921	84%	FIELD CROP, FRUIT AND VEGETABLE FARMS	167
6.45	22,679	148%	LIVESTOCK FARMS	159
Premium Rate (\$)	Cost per LTI	Cost Index *	Description	Rate

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^{*} The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.



RATE GROUP 159: LIVESTOCK FARMS

	Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1	WSIB Administrative		0.708
B.2	Legislative Obligations		
		WSIAT	0.030
		Office of Worker Advisor	0.015
		Office of Employer Advisor	0.006
		OHSA	0.134
		Mine Rescue	0.000
		Program Administration	0.001
		Institute of Work & Health	0.008
		Sub-Total	0.194
B.3	Accident Prevention	- FSA	0.228
B.4	TOTAL OVERHEAD EXPENSES		1.131



RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.353
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.096
B.3 Accident Prevention	FSA	0.130
B.4 TOTAL OVERHEAD EXPENSES		0.580



RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.417
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.113
B.3 Accident Prevention	FSA	0.147
B.4 TOTAL OVERHEAD EXPEN	SES	0.678



RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.423
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.036
B.3 Accident Prevention	FSA	0.147
B.4 TOTAL OVERHEAD EXPENS	ES	0.606



RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

	Overhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.335
B.2	Legislative Obligations		
		WSIAT	0.015
		Office of Worker Advisor	0.007
		Office of Employer Advisor	0.002
		OHSA	0.063
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.090
B.3	Accident Prevention	FSA	0.125
B.4	TOTAL OVERHEAD EXPENSE	S	0.552



RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.554
B.2 Legislative Obligations		
	WSIAT	0.024
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.005
	OHSA	0.105
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	0.152
B.3 Accident Prevention	FSA	0.185
B.4 TOTAL OVERHEAD EXPENSE	S	0.891

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	Overhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.453
B.2	Legislative Obligations		
		WSIAT	0.020
		Office of Worker Advisor	0.010
		Office of Employer Advisor	0.003
		OHSA	0.070
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.005
		Sub-Total	0.108
B.3	Accident Prevention	-	0.157
B.4	TOTAL OVERHEAD EXPENSES		0.719



RATE GROUP 159: LIVESTOCK FARMS

	2005 Premium Rate Per \$100 Of	Percentage of 2005	2004 Premium Rate Per \$100 Of	Percentage of 2004
Component	Insurable Earnings	Premium Rate	Insurable Earnings	Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	3.100		2.784	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.325)		(0.266)	
b. plus Transfer Charge	0.644		0.580	
3. NET NEW CLAIMS COST	3.419 3.419	23%	3.098	48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.708		0.66.0	
2. Legislative Obligations	0.194		0.171	
3. Accident Prevention	0.228		0.243	
4. TOTAL OVERHEAD EXPENSES	1.131 1.131	. 18%	1.404	22%
C. UNFUNDED LIABILITY	2.357	37%	2.387	37%
D. (GAIN)/LOSS	(0.455)	%2- ()	(0.437)	%2-
E. TOTAL PREMIUM RATE (A+B+C+D)	6.45	100%	6.45	100%



RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 30 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.056			0.892		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.110)			(0.083)		
b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	0.219	1.165	49%	0.186	0.995	45%
B. OVERHEAD EXPENSES						
 WSIB Administrative Legislative Obligations 	0.353			0.400		
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.130	0.580	24%	0.604	0.604	27%
C. UNFUNDED LIABILITY		0.803	34%		0.746	34%
D. (GAIN)/LOSS		(0.155)	%9-		(0.140)	%9-
E. TOTAL PREMIUM RATE (A+B+C+D)		2.39	100%		2.21	100%



RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	te S	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ו Rate Of nings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.418			1.370		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.144)			(0.167)		
b. plus Transfer Charge	0.295			0.286		
3. NET NEW CLAIMS COST		1.570	20%	1.489	1.489	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.417			0.598		
2. Legislative Obligations	0.113			0.103		
3. Accident Prevention				0.161		
4. TOTAL OVERHEAD EXPENSES		0.678	22%	0.861	0.861	56 %
C. UNFUNDED LIABILITY		1.082	32%		1.145	35%
D. (GAIN)/LOSS		(0.209)	%L-		(0.210)	% 9 -
E. TOTAL PREMIUM RATE (A+B+C+D)		3.12	100%		3.29	100%



RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ilum Rate 00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.475			1.378		
a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST	(0.227) 0.307 1.555	1.555	51%	(0.198) 0.287 1.468	1.468	46%
B. OVERHEAD EXPENSES						
 WSIB Administrative Legislative Obligations Accident Prevention 	0.423 0.036 0.147			0.621		
4. TOTAL OVERHEAD EXPENSES	0.606	909.0	20%	0.827	0.827	76%
C. UNFUNDED LIABILITY		1.072	35%		1.132	35%
D. (GAIN)/LOSS		(0.207)	%2-		(0.207)	%9-
E. TOTAL PREMIUM RATE (A+B+C+D)		3.03	700%		3.22	100%

Section 6C - @ WSIB Ontario



RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ate gs	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	4 Premium Rate Per \$100 Of urable Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.003			0.904		
 Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 	(0.162)			(0.140)		
3. NET NEW CLAIMS COST	1.050	1.050	48%	0.953	0.953	45%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations	0.335			0.383		
4. TOTAL OVERHEAD EXPENSES	0.552	0.552	25%	0.581	0.581	27%
C. UNFUNDED LIABILITY		0.724	33%		0.728	34%
D. (GAIN)/LOSS		(0.139)	%9-		(0.134)	%9-
E. TOTAL PREMIUM RATE (A+B+C+D)	"	2.19	100%		2.13	100%

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RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Rate of the state	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	m Rate) Of irnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	2.296			2.235		
 Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 	(0.333)			(0.319)		
3. NET NEW CLAIMS COST	2.441	2.441	25%	2.382	2.382	47%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations	0.554			0.822		
4. TOTAL OVERHEAD EXPENSES	0.891	0.891	19%	1.170	1.170	23%
C. UNFUNDED LIABILITY		1.682	%9 E		1.852	37%
D. (GAIN)/LOSS		(0.325)	%2-		(0.336)	%2-
E. TOTAL PREMIUM RATE (A+B+C+D)		4.69	100%		5.07	100%



Component	2005 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.664			1.530		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.219)			(0.195)		
b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	0.346	1.791	51%	0.319	1.655	46%
B. OVERHEAD EXPENSES						
 WSIB Administrative Legislative Obligations 	0.453			0.615		
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.157	0.719	20%	0.169	0.877	25%
C. UNFUNDED LIABILITY		1.235	35%		1.273	%98
D. (GAIN)/LOSS		(0.238)	%2-		(0.233)	%L-
E. TOTAL PREMIUM RATE (A+B+C+D)		3.51	100%		3.57	100%



Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

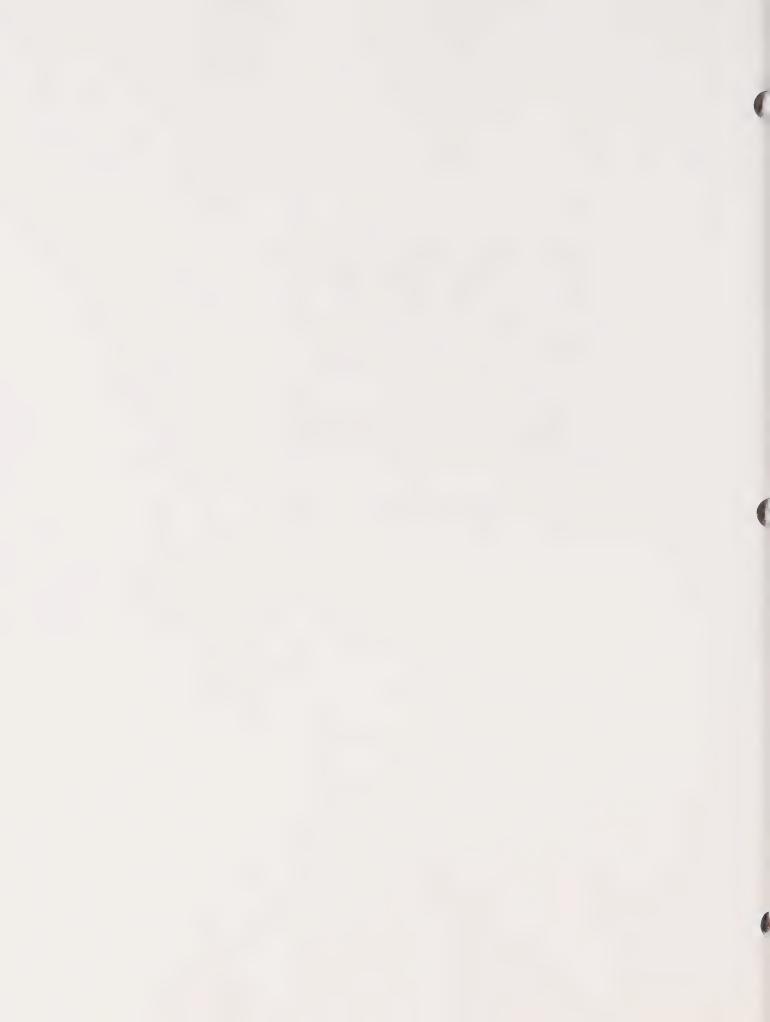
Group Description 159 LIVESTOCK FARMS 167 FIELD CROP, FRUIT AND VEGETABLE FAI 174 TOBACCO AND MUSHROOM FARMS 181 FISHING AND MISCELLANEOUS FARMIN 184 POULTRY FARMS AND AGRICULTURAL S 190 LANDSCAPING AND RELATED SERVICES CLASS: C OTHER PRIMARY INDUSTRIES	_	Overhead Liability (G	(*)	1.131 2.357	1.165 0.580 0.803	0.678 1.082	1.555 0.606 1.072	3 1.050 0.552 0.724	2.441 0.891	0.719 1.235
Claims LIVESTOCK FARMS LIVESTOCK FARMS FIELD CROP, FRUIT AND VEGETABLE FARMS TOBACCO AND MUSHROOM FARMS FISHING AND MISCELLANEOUS FARMING TOBOUTHRY FARMS AND AGRICULTURAL SERVICES TOOM TOOM TOOM TOOM TOOM TOOM TOOM TOO	10	O								
ESTOCK FARMS LD CROP, FRUIT AND VEGETABLE FARMS SACCO AND MUSHROOM FARMS HING AND MISCELLANEOUS FARMING ULTRY FARMS AND AGRICULTURAL SERVICES NDSCAPING AND RELATED SERVICES HER PRIMARY INDUSTRIES	Claim	Cost (\$)	7	3.419	1.165	1.570	1.555	1.050	2.441	1.791
					-ARMS		MING	AL SERVICES	ICES	



Premium Paner Rates W

SECTION 6D

Class D – Supporting Documentation





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 207: MEAT AND FISH PRODUCTS

Lost Time Injury Rate	5.53%	5.46%	5.30%	4.63%	4.58%	4.39%
Number of LTIs	752	738	781	715	736	712
Employment	13,609	13,517	14,726	15,445	16,075	16,236
Average Insurable Earnings	\$27,365	\$27,489	\$27,376	\$28,520	\$28,750	\$29,641
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$372,420,133	\$371,563,337	\$403,132,452	\$440,484,562	\$462,167,724	\$481,259,873 \$501,159,006
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 210: POULTRY PRODUCTS

Insurable	Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIS	Lost Time Injury Rate
\$242,092,670	\$59,200	\$26,625	9,093	378	4.16%
\$261,534,028	\$59,300	\$27,154	9,632	388	4.03%
\$270,686,657	\$60,600	\$28,922	9,359	412	4.40%
\$280,392,928	\$64,600	\$29,152	9,618	388	4.03%
\$292,965,880	\$65,600	\$28,556	10,259	427	4.16%
\$305,068,301	\$66,800	\$29,441	10,362	409	3.95%
\$317,682,265	\$67,700	\$30,295	10,486	400	3.81%



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

Lost Time Injury Rate	2.91%	2.52%	2.34%	2.05%	1.92%	1.87%
Number of LTIs	336	292	266	250	230	226
Employment	11,562	11,608	11,363	12,205	11,992	12,112
Average Insurable Earnings	\$26,509	\$26,768	\$28,334	\$28,397	\$29,999	\$30,929 \$31,826
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable	\$306,495,465	\$310,714,113	\$321,947,414	\$346,582,543	\$359,750,095	\$374,611,371 \$390,100,802
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 216: DAIRY PRODUCTS

		Maximum				
		Insurable	Average		Number	Lost Time
	Insurable	Earnings	Insurable		of	Injury
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate
1999	\$302,137,520	\$59,200	\$33,853	8,925	187	2.10%
2000	\$307,018,141	\$59,300	\$32,036	9,584	240	2.50%
2001	\$323,698,697	\$60,600	\$33,630	9,625	190	1.97%
2002	\$327,844,908	\$64,600	\$32,851	086'6	151	1.51%
2003	\$342,503,521	\$65,600	\$33,908	10,101	162	7.60%
2004	\$356,652,341	\$66,800	\$34,959	10,202	155	1.52%
2002	\$371,399,202	\$67,700	\$35,973	10,324	152	1.47%





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 220: OTHER BAKERY PRODUCTS

Lost Time Injury Rate	3.49%	3.53%	3.58%	3.13%	2.48%	2.43%
Number of LTIs	398	412	451	388	345	341
Employment	11,392	11,674	12,592	12,393	13,921	14,060
Average Insurable Earnings	\$25,970	\$26,718	\$26,036	\$27,735	\$27,372	\$28,221 \$29,039
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$295,845,252	\$311,912,691	\$327,845,603	\$343,713,123	\$381,045,271	\$396,786,251 \$413,192,569
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 222: CONFECTIONERY

Lost Time Injury Rate	2.00%	1.70%	1.77%	1.79%	1.74%	1.67%
Number of LTIs	172	149	159	169	155	150
Employment	8,579	8,743	200'6	9,454	8,898	8,987
Average Insurable Earnings	\$30,568	\$31,194	\$30,728	\$32,623	\$34,090	\$35,147 \$36,166
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable	\$262,239,139	\$272,717,740	\$276,769,248	\$308,403,352	\$303,323,017	\$315,853,291 \$328,913,193
Year	1999	2000	2001	2002	2003	2004





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

Number Lost Time of Injury Rate	519 2.46%	548 2.49%	477 2.13%	526 2.10%	588 2.33%	553 2.17% 541 2.10%
Employment	21,073	21,999	22,391	25,006	25,229	25,481
Average Insurable Earnings	\$28,136	\$28,019	\$29,328	\$29,003	\$30,155	\$31,090
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable	\$592,907,782	\$616,392,022	\$656,697,484	\$725,260,056	\$760,779,943	\$792,207,762 \$824,963,969
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 226: CRUSHED AND GROUND FOODS

		Maximum					
		Insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$549,306,672	\$59,200	\$35,346	15,541	342	2.20%	
2000	\$547,086,615	\$59,300	\$34,882	15,684	324	2.07%	
2001	\$554,081,853	\$60,600	\$36,408	15,219	336	2.21%	
2002	\$581,363,691	\$64,600	\$37,448	15,525	282	1.82%	
2003	\$595,447,680	\$65,600	\$36,753	16,201	290	1.79%	
2004	\$620,045,624	\$66,800	\$37,892	16,363	281	1.72%	
2002	\$645,683,270	\$67,700	\$38,991	16,559	275	1.66%	





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 230: ALCOHOLIC BEVERAGES

Lost Time Injury Rate	2.15%	2.23%	1.86%	1.69%	1.97%	1.81%
Number of LTIs	157	162	147	122	153	142
Employment	7,309	7,276	7,888	7,208	7,753	7,831
Average Insurable Earnings	\$39,188	\$39,872	\$38,628	\$42,556	\$41,623	\$42,913
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$286,440,368	\$290,091,018	\$304,686,696	\$306,761,704	\$322,722,469	\$336,054,134 \$349,949,301
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 231: SOFT DRINKS

		Maximum				
		Insurable	Average		Number	Lost Time
	Insurable	Earnings	Insurable		of	Injury
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate
1999	\$221,430,084	\$59,200	\$35,783	6,188	313	2.06%
2000	\$233,609,517	\$59,300	\$36,367	6,424	275	4.28%
2001	\$248,030,050	\$60,600	\$37,374	6,636	331	4.99%
2002	\$269,230,943	\$64,600	\$38,796	6,940	317	4.57%
2003	\$280,762,346	\$65,600	\$39,694	7,073	329	4.65%
2004	\$292,360,639	\$66,800	\$40,925	7,144	316	4.42%
2002	\$304,449,166	\$67,700	\$42,111	7,230	309	4.27%



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 237: TIRES AND TUBES

Lost Time Injury Rate	5.40%	5.01%	3.76%	4.33%	3.08%	3.05%
Number of LTIs	190	162	122	138	92	90
Employment	3,519	3,232	3,245	3,184	2,983	3,013
Average Insurable Earnings	\$36,892	\$36,009	\$36,778	\$40,823	\$42,638	\$43,960
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$129,827,726	\$116,392,543	\$119,335,505	\$129,966,068	\$127,175,045	\$132,428,646 \$137,904,306
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 238: OTHER RUBBER PRODUCTS

		Maximum					
		Insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$318,979,075	\$59,200	\$31,147	10,241	366	3.57%	
2000	\$335,035,272	\$59,300	\$34,168	9,806	429	4.37%	
2001	\$328,073,376	\$60,600	\$34,832	9,419	347	3.68%	
2002	\$346,706,566	\$64,600	\$35,851	9,671	346	3.58%	
2003	\$353,353,705	\$65,600	\$36,501	9,681	344	3.55%	
2004	\$367,950,747	\$66,800	\$37,633	9,778	332	3.40%	
2002	\$383,164,774	\$67,700	\$38,724	9,895	325	3.28%	





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

Lost Time Injury Rate	2.13%	2.13%	2.16%	1.54%	1.84%	1.73%
Number of LTIS	180	197	189	151	173	164
Employment	8,434	9,243	8,770	9,778	9,397	9,491
Average Insurable Earnings	\$26,277	\$26,617	\$28,684	\$28,180	\$29,485	\$30,399 \$31,281
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$221,621,636	\$246,009,355	\$251,559,485	\$275,550,624	\$277,079,437	\$288,525,589 \$300,455,545
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 261: PLASTIC FILM AND SHEETING

		Maximum					
		Insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$176,607,245	\$59,200	\$28,891	6,113	179	2.93%	
2000	\$220,027,963	\$59,300	\$30,358	7,248	192	2.65%	
2001	\$194,409,380	\$60,600	\$31,483	6,175	131	2.12%	
2002	\$187,832,178	\$64,600	\$30,659	6,126	126	2.06%	
2003	\$194,920,868	\$65,600	\$32,333	6,029	110	1.82%	
2004	\$202,973,049	\$66,800	\$33,335	6,089	109	1.79%	
2002	\$211,365,579	\$67,700	\$34,302	6,162	107	1.74%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 263: OTHER PLASTIC PRODUCTS

r Lost Time Injury Rate	3.55%	3.50%	3.36%	2.88%	2.60%	2.55%
Number of LTIs	1,392	1,443	1,283	1,103	1,048	1,037
Employment	39,193	41,263	38,206	38,295	40,248	40,650
Average Insurable Earnings	\$25,374	\$25,991	\$27,100	\$28,480	\$28,789	\$29,681
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$994,480,155	\$1,072,459,524	\$1,035,387,436	\$1,090,648,674	\$1,158,685,280	\$1,206,550,569
Year	1999	2000	2001	2002	2003	2004





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 273: TANNERIES AND LEATHER PRODUCTS

		Maximum					
		insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$97,347,135	\$59,200	\$24,111	4,037	89	1.68%	
2000	\$74,057,765	\$59,300	\$22,904	3,233	09	1.86%	
2001	\$65,820,742	\$60,600	\$23,220	2,835	72	2.54%	
2002	\$60,395,570	\$64,600	\$24,186	2,497	59	2.36%	
2003	\$55,602,684	\$65,600	\$24,676	2,253	47	2.09%	
2004	\$57,899,631	\$66,800	\$25,441	2,276	46	2.02%	
2005	\$60,293,665	\$67,700	\$26,179	2,303	45	1.95%	





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

Lost Time Injury Rate	3.44%	3.23%	3.15%	2.74%	2.52%	2.46%
Number of LTIs	551	517	475	390	362	357
Employment	16,010	15,985	15,078	14,237	14,342	14,485
Average Insurable Earnings	\$25,034	\$24,944	\$25,296	\$25,608	\$25,430	\$26,218 \$26,979
Maximum Insurable Earnings Ceilling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable	\$400,805,731	\$398,731,802	\$381,413,687	\$364,588,862	\$364,710,943	\$379,777,152 \$395,480,178
Year	1999	2000	2001	2002	2003	2004





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 301: CLOTHING, FIBRE AND YARN

	Maximum				
	Insurable	Average		Number	Lost Time
Insurable	Earnings	Insurable		of	Injury
Earnings	Ceiling	Earnings	Employment	LTIS	Rate
\$732,733,232	\$59,200	\$23,186	31,602	453	1.43%
\$729,337,177	\$59,300	\$22,936	31,799	441	1.39%
\$686,801,183	\$60,600	\$25,081	27,383	379	1.38%
\$670,924,303	\$64,600	\$24,032	27,918	314	1.12%
\$660,774,262	\$65,600	\$24,571	26,892	345	1.28%
\$688,070,847	\$66,800	\$25,333	27,161	322	1.19%
\$716,521,200	\$67,700	\$26,067	27,487	315	1.15%
	### Insurable Earnings ### \$732,733,232 ### \$729,337,177 ### \$686,801,183 ### \$660,774,262 ### \$660,774,262 ### \$688,070,847 ### \$716,521,200		### Insurable Earnings Ceiling \$59,200 \$59,300 \$60,600 \$64,600 \$64,600 \$65,600 \$65,600 \$65,700	Insurable	Insurable





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

Lost Time Injury Rate	6.07% 5.34% 5.29% 4.81% 4.67%	4.49%
Number of LTIs	497 501 491 492 489	475
Employment	8,184 9,382 9,290 10,228 10,482	10,587
Average Insurable Earnings	\$25,825 \$25,822 \$27,170 \$27,679 \$29,068	\$29,969
Maximum Insurable Earnings Ceiling	\$59,200 \$59,300 \$60,600 \$64,600 \$65,600	\$66,800
Insurable	\$211,339,924 \$242,259,593 \$252,404,034 \$283,114,433 \$304,686,493	\$317,273,092 \$330,391,700
Year	1999 2000 2001 2002 2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 311: WOODEN CABINETS

Lost Time Injury	Rate	3.60%	4.35%	4.41%	4.20%	3.81%	3.68%
Number	LTIS	275	379	377	394	365	356
	Employment	7,645	8,705	8,550	9,371	9,585	9,681
Average Insurable	Earnings	\$27,401	\$28,710	\$30,410	\$30,444	\$32,640	\$33,652
Maximum Insurable Earnings	Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable	Earnings	\$209,473,768	\$249,931,734	\$260,015,893	\$285,300,223	\$312,847,183	\$325,770,900
	Year	1999	2000	2001	2002	2003	2004



Premium Rates

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 312: WOODEN BOXES AND PALLETS

Lost Time Injury Rate	8.11%	7.12%	7.81%	7.34%	6.20%	6.18%
Number of LTIs	215	219	205	196	158	159
Employment	2,651	3,078	2,625	2,669	2,549	2,574
Average Insurable Earnings	\$23,115	\$22,442	\$25,979	\$25,239	\$25,018	\$25,794
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$61,270,901	\$69,065,984	\$68,201,658	\$67,370,211	\$63,760,254	\$66,394,190 \$69,139,457
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 322: UPHOLSTERED FURNITURE

Lost Time Injury Rate	2.73%	2.69%	2.40%	2.81%	2.59%
Number of LTIs	101	107	115	127	118
Employment	3,693	3,976 3,898	4,793	4,515	4,560
Average Insurable Earnings	\$29,564	\$30,563 \$32,179	\$28,916	\$30,446	\$31,390 \$32,300
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300 \$60,600	\$64,600	\$65,600	\$66,800
Insurable	\$109,172,562	\$121,529,762 \$125,441,440	\$138,593,772	\$137,450,766	\$143,128,857 \$149,046,949
Year	1999	2000 2001	2002	2003	2004





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 323: METAL FURNITURE

Lost Time Injury Rate	4.11%	3.90%	3.14%	2.83%	3.37%	3.08%	2.98%
Number of LTIS	733	770	537	431	453	419	410
Employment	17,842	19,728	17,121	15,256	13,454	13,589	13,752
Average Insurable Earnings	\$29,641	\$29,919	\$31,636	\$31,677	\$33,978	\$35,031	\$36,047
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	\$67,700
Insurable	\$528,845,330	\$590,231,679	\$541,650,074	\$483,274,740	\$457,143,510	\$476,028,108	\$495,710,919
Year	1999	2000	2001	2002	2003	2004	2002



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

		Maximum					
		Insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$354,926,104	\$59,200	\$25,866	13,722	680	4.96%	
2000	\$386,315,704	\$59,300	\$27,755	13,919	642	4.61%	
2001	\$407,153,248	\$60,600	\$29,480	13,811	553	4.00%	
2002	\$440,982,573	\$64,600	\$30,288	14,560	498	3.42%	
2003	\$453,534,821	\$65,600	\$30,591	14,826	482	3.25%	
2004	\$472,270,344	\$66,800	\$31,539	14,974	471	3.15%	
2005	\$491,797,779	\$67,700	\$32,454	15,154	461	3.04%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

Lost Time Injury Rate	3.79% 4.61% 4.31% 3.98%	3.74%
Number of LTIs	182 219 224 197 193	186
Employment	4,808 4,747 5,199 4,947 4,922	4,971
Average Insurable Earnings	\$26,634 \$28,964 \$31,278 \$30,195 \$30,992	\$31,953 \$32,879
Maximum Insurable Earnings Ceiling	\$59,200 \$59,300 \$60,600 \$64,600 \$65,600	\$66,800
Insurable Earnings	\$128,049,506 \$137,498,500 \$162,629,115 \$149,385,118 \$152,547,766	\$158,849,514 \$165,417,624
Year	1999 2000 2001 2002 2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

Lost Time	Rate	1.69%	1.79%	1.87%	1.66%	1.61%	1.55%
Number	LTIS	962	779	786	673	629	660
	Employment	47,045	43,558	42,016	40,436	42,198	42,620
Average	Earnings	\$29,813	\$31,103	\$31,483	\$32,785	\$32,648	\$33,660
Maximum Insurable	Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
	Earnings	\$1,402,538,378	\$1,354,782,820	\$1,322,777,774	\$1,325,694,164	\$1,377,692,403	\$1,434,604,876
	Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 335: PUBLISHING

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	\$1,016,963,389 \$1,052,969,620	\$59,200	\$31,621 \$28.696	32,161	276	0.86%
2001	\$1,062,320,341 \$1.043.275.890	\$60,600	\$32,741	32,446	261	0.80%
2003	\$1,113,645,484	\$65,600	\$34,607	32,180	235	0.73%
2004	\$1,159,650,179 \$1,207,599,395	\$66,800	\$35,680 \$36,715	32,502 32,892	232	0.71%



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 338: FOLDING CARTONS

	Lost Time	Injury	Rate	2.47%	2.26%	2.71%	1.89%	1.89%	1.80%	1.75%
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	Number	of	LTIS	142	135	162	115	111	107	105
			Employment	5,752	5,975	5,980	6,088	5,886	5,945	6,016
	Average	Insurable	Earnings	\$30,681	\$29,816	\$32,725	\$33,724	\$35,062	\$36,149	\$37,197
Maximum	Insurable	Earnings	Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	\$67,700
		Insurable	Earnings	\$176,471,350	\$178,146,487	\$195,696,517	\$205,313,721	\$206,369,554	\$214,894,680	\$223,780,146
			Year	1999	2000	2001	2002	2003	2004	2002



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 341: PAPER PRODUCTS

Lost Time Injury Rate	3.15%	3.10%	2.25%	2.20%
Number of LTIs	294	273	188	186
Employment	9,346	8,795	8,353	8,437
Average Insurable Earnings	\$31,993 \$32,488	\$33,892	\$34,069	\$35,125 \$36,144
Maximum Insurable Earnings Ceiling	\$59,200 \$59,300	\$60,600	\$65,600	\$66,800
Insurable Earnings	\$299,016,303 \$289,988,959	\$298,091,207 \$268,186,052	\$284,595,056	\$296,351,678 \$308,605,227
Year	1999	2001	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

		Maximum					
		Insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$1,620,675,720	\$59,200	\$45,151	35,895	872	2.43%	
2000	\$1,614,222,769	\$59,300	\$45,653	35,359	797	2.25%	
2001	\$1,580,207,802	\$60,600	\$47,563	33,223	701	2.11%	
2002	\$1,587,719,867	\$64,600	\$47,884	33,158	269	2.10%	
2003	\$1,527,529,746	\$65,600	\$51,132	29,874	613	2.05%	
7000	\$4 590 632 000	008 99\$	\$50 717	30 173	0000	1 97%	
1007	#T,000,000,T#	000,000	404,11	20,10	000	0/ 1C:T	
2005	\$1,656,401,452	\$67,700	\$54,246	30,535	582	1.91%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 358: FOUNDRIES

Lost Time Injury Rate	6.13% 4.10% 4.39% 4.01% 3.51%	3.29%
Number of LTIs	353 222 230 220 190	186
Employment	5,755 5,412 5,238 5,490 5,410	5,464
Average Insurable Earnings	\$32,640 \$33,018 \$33,791 \$43,034 \$42,436	\$43,752 \$45,020
Maximum Insurable Earnings Ceiling	\$59,200 \$59,300 \$60,600 \$64,600	\$66,800
Insurable	\$187,836,382 \$178,678,085 \$176,986,166 \$236,264,607 \$229,563,046	\$239,046,295 \$248,930,382
Year	1999 2000 2001 2002 2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES *

^{*} Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 370: METAL TANKS

Lost Time Injury Rate	7.72%	8.30%	8.55%	5.40%	5.33%	5.08%
Number of LTIs	173	133	117	99	56	53
Employment	2,242	1,602	1,369	1,222	1,051	1,062
Average Insurable Earnings	\$34,611	\$33,224	\$35,268	\$34,290	\$33,699	\$34,744 \$35,751
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$77,593,490	\$53,233,490	\$48,264,340	\$41,887,071	\$35,431,252	\$36,894,917 \$38,420,448
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 374: DOORS AND WINDOWS

Year	Earnings COE 704 750	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	001,421,000	002,604	950,034	9,991	451	4.51%
2000	\$285,359,764	\$59,300	\$27,852	10,246	477	4.66%
2001	\$325,459,091	\$60,600	\$29,162	11,160	519	4.65%
2002	\$360,462,651	\$64,600	\$29,416	12,254	450	3.67%
2003	\$388,315,850	\$65,600	\$30,142	12,883	418	3.24%
2004	\$404,357,178	\$66,800	\$31,076	13,012	408	3.14%
2005	\$421,076,538	\$67,700	\$31,978	13,168	400	3.04%





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

		Employment	Number of LTIs	Lost Time Injury Rate
	\$32,715	10,503	672	6.40%
\$421,102,426 \$59,300	\$33,452	12,588	765	%80.9
\$391,336,195 \$60,600	\$34,797	11,246	665	5.91%
\$391,000,879 \$64,600	\$34,826	11,227	582	5.18%
\$408,158,710 \$65,600	\$35,729	11,424	515	4.51%
\$425,019,746 \$66,800	\$36,837	11,538	515	4.46%
\$442,593,463 \$67,700	\$37,905	11,676	504	4.32%



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

(CLASS D: MANUFACTURING)

RATE GROUP 377: COATING OF METAL PRODUCTS

		Maximum Insurable	Average		Number	Lost Time
	Insurable	Earnings	Insurable		of	Injury
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate
1999	\$361,958,942	\$59,200	\$27,961	12,945	559	4.32%
2000	\$404,419,940	\$59,300	\$29,483	13,717	614	4.48%
2001	\$347,625,584	\$60,600	\$30,294	11,475	508	4.43%
2002	\$381,539,977	\$64,600	\$30,661	12,444	563	4.52%
2003	\$395,356,785	\$65,600	\$31,927	12,383	508	4.10%
2004	\$411,688,974	\$66,800	\$32,917	12,507	502	4.01%
2002	\$428,711,489	\$67,700	\$33,871	12,657	492	3.89%





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

Lost Time Injury Rate	2.52%	2.71%	2.55%	2.46%
Number of LTIs	126	175	155	151
Employment	5,001	6,461	6,072	6,133
Average Insurable Earnings	\$29,544	\$32,183 \$33,298	\$34,993	\$36,078 \$37,124
Maximum Insurable Earnings Ceiling	\$59,200	\$60,600	\$65,600	\$66,800
Insurable	\$147,761,231 \$156.365.988	\$207,936,543 \$205,983,271	\$212,494,318	\$221,272,458 \$230,421,632
Year	1999	2001	2003	2004





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

Lost Time Injury Rate	3.47%	3.76%	3.01%	3.11%	2.70%	2.62%
Number of LTIs	743	787	568	267	514	503
Employment	21,429	20,913	18,890	18,233	19,024	19,214
Average Insurable Earnings	\$36,960	\$39,003	\$40,526	\$44,072	\$44,190	\$45,560 \$46,881
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable	\$792,006,230	\$815,651,222	\$765,516,117	\$803,574,197	\$840,682,805	\$875,411,412 \$911,607,923
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

Lost Time Injury Rate	4.13%	3.82%	4.20%	3.24%	3.94%	3.70%	3.58%
Number of LTIS	238	246	287	247	289	274	268
Employment	5,760	6,436	6,832	7,614	7,329	7,402	7,491
Average Insurable Earnings	\$29,269	\$28,673	\$31,231	\$29,583	\$30,465	\$31,409	\$32,320
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	\$67,700
Insurable	\$168,595,914	\$184,551,654	\$213,365,545	\$225,248,187	\$223,262,848	\$232,485,836	\$242,098,661
Year	1999	2000	2001	2002	2003	2004	2002



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 385: MACHINE SHOPS

		Maximum					
		Insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$902,148,448	\$59,200	\$33,769	26,715	1,028	3.85%	
2000	\$966,344,828	\$59,300	\$35,012	27,600	1,006	3.64%	
2001	\$857,625,161	\$60,600	\$36,135	23,734	714	3.01%	
2002	\$863,013,888	\$64,600	\$37,176	23,214	601	2.59%	
2003	\$905,522,724	\$65,600	\$38,255	23,671	537	2.27%	
2004	\$942,929,868	\$66,800	\$39,441	23,908	536	2.24%	
2005	\$981,918,132	\$67,700	\$40,585	24,195	524	2.17%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	\$921,808,439	\$59,200	\$31,368	29,387	1,419	4.83%
2000	\$940,111,707	\$59,300	\$32,961	28,522	1,430	5.01%
2001	\$960,302,427	\$60,600	\$34,152	28,118	1,266	4.50%
2002	\$979,734,278	\$64,600	\$34,782	28,168	1,000	3.55%
2003	\$994,692,095	\$65,600	\$35,708	27,856	1,065	3.82%
2004	\$1,035,782,825	\$66,800	\$36,815	28,135	1,020	3.63%
2002	\$1,078,610,374	\$67,700	\$37,883	28,473	866	3.51%



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

		Maximum					
		Insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$180,498,861	\$59,200	\$32,765	5,509	157	2.85%	
2000	\$180,872,148	\$59,300	\$32,559	5,555	172	3.10%	
2001	\$179,542,335	\$60,600	\$34,074	5,269	162	3.07%	
2002	\$184,099,928	\$64,600	\$34,386	5,354	154	2.88%	
2003	\$180,023,021	\$65,600	\$35,990	5,002	114	2.28%	
2004	\$187,459,772	\$66,800	\$37,106	5,052	113	2.24%	
2002	\$195,210,859	\$67,700	\$38,182	5,113	110	2.15%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS * (CLASS D: MANUFACTURING)

Lost Time Injury Rate	4.21% 4.08% 3.71% 3.35% 3.02%	2.96% 2.86%
Number of LTIs	7,172 7,282 6,246 5,958 5,710	5,658
Employment	170,155 178,579 168,257 177,780 189,161	191,053 193,346
Average Insurable Earnings	\$40,903 \$40,895 \$42,522 \$43,405 \$43,147	\$44,485 \$45,775
Maximum Insurable Earnings Ceiling	\$59,200 \$59,300 \$60,600 \$64,600 \$65,600	\$66,800
Insurable	\$6,959,850,621 \$7,302,993,485 \$7,154,636,316 \$7,716,538,649 \$8,161,738,627	\$8,498,900,050 \$8,850,312,569
Year	1999 2000 2001 2002 2003	2004

^{*} Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 393: WIRE PRODUCTS

Lost Time Injury Rate	3.45%	4.39%	4.13%	3.53%	3.38%	3.24%	3.13%
Number of LTIs	324	391	293	268	249	241	236
Employment	9,392	8,911	7,101	7,596	7,371	7,445	7,534
Average Insurable Earnings	\$28,810	\$30,658	\$32,807	\$31,366	\$32,491	\$33,498	\$34,470
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	\$67,700
Insurable	\$270,594,837	\$273,192,331	\$232,950,803	\$238,265,036	\$239,493,223	\$249,386,688	\$259,698,329
Year	1999	2000	2001	2002	2003	2004	2002





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

Lost Time Injury Rate	2.61% 2.87% 2.86% 2.48% 2.49%	2.37%
Number of LTIS	272 351 313 268 253	244
Employment	10,415 12,243 10,948 10,810 10,174	10,276
Average Insurable Earnings	\$32,736 \$34,092 \$36,433 \$38,058 \$37,574	\$38,739
Maximum Insurable Earnings Ceiling	\$59,200 \$59,300 \$60,600 \$64,600 \$65,600	\$66,800
Insurable Earnings	\$340,946,014 \$417,374,794 \$398,875,982 \$411,390,272 \$382,259,924	\$398,051,081 \$414,509,698
Year	1999 2000 2001 2002 2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

Lost Time Injury Rate	2.86%	2.47%	2.04%	1.86%	1.87%	1.78%
Number of LTIS	670	576	541	493	476	458
Employment	23,448	23,330	26,475	26,518	25,426	25,680
Average Insurable Earnings	\$36,115	\$38,246	\$38,239	\$39,526	\$41,721	\$43,014 \$44,262
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$846,819,445	\$892,262,640	\$1,012,369,759	\$1,048,138,400	\$1,060,788,289	\$1,104,609,453 \$1,150,282,845
Year	1999	2000	2001	2002	2003	2004





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 406: ELEVATORS AND ESCALATORS

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	\$169,805,283	\$59,200	\$44,173	3,844	172	4.47%
2000	\$174,534,285	\$59,300	\$40,559	4,303	182	4.23%
2001	\$166,653,445	\$60,600	\$46,202	3,607	142	3.94%
2002	\$168,234,384	\$64,600	\$51,179	3,287	122	3.71%
2003	\$171,910,152	\$65,600	\$52,425	3,279	101	3.08%
2004	\$179,011,760 \$186,413,539	\$66,800	\$54,050 \$55,618	3,312	102	3.08%



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 408: BOILERS, PUMPS AND FANS

Lost Time Injury Rate	2.86%	2.68%	2.87%	2.42%	2.66%	2.48%	2.40%
Number of LTIs	121	116	124	100	101	95	93
Employment	4,231	4,329	4,321	4,137	3,795	3,833	3,879
Average Insurable Earnings	\$37,110	\$35,586	\$38,284	\$39,453	\$41,700	\$42,993	\$44,239
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	\$67,700
Insurable Earnings	\$157,026,355	\$154,036,439	\$165,428,301	\$163,229,518	\$158,270,562	\$164,808,719	\$171,623,230
Year	1999	2000	2001	2002	2003	2004	2005





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

Lost Time Injury Rate	5.40%	4.74%	4.47%	3.99%	3.93%	3.76%
Number of LTIS	694	627	597	567	587	556
Employment	12,862	13,233	13,361	14,215	14,944	15,093
Average Insurable Earnings	\$36,706	\$36,561	\$38,043	\$38,384	\$37,967	\$39,144
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$472,110,293	\$483,803,054	\$508,281,679	\$545,620,822	\$567,397,439	\$590,836,627 \$615,266,540
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 417: AIRCRAFT MANUFACTURING

Lost Time Injury Rate	2.62%	2.69%	2.36%	2.43%	2.15%	2.12%
Number of LTIS	410	433	374	283	230	229
Employment	15,660	16,097	15,821	11,624	10,702	10,809
Average Insurable Earnings	\$43,850	\$44,674	\$46,470	\$47,526	\$47,181	\$48,644 \$50,054
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable	\$686,696,377	\$719,100,342	\$735,220,426	\$552,432,175	\$504,923,610	\$525,782,004 \$547,522,039
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY *

Year	Insurable	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	\$6,959,850,621	\$59,200	\$40,903	170,155	7,172	4.21%
2000	\$7,302,993,485	\$59,300	\$40,895	178,579	7,282	4.08%
2001	\$7,154,636,316	\$60,600	\$42,522	168,257	6,246	3.71%
2002	\$7,716,538,649	\$64,600	\$43,405	177,780	5,958	3.35%
2003	\$8,161,738,627	\$65,600	\$43,147	189,161	5,710	3.02%
2004	\$8,498,900,050 \$8,850,312,569	\$66,800	\$44,485 \$45,775	191,053 193,346	5,658	2.96%

^{*} Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

		Maximum				
		Insurable	Average		Number	Lost Time
	Insurable	Earnings	Insurable		of	Injury
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate
1999	\$1,112,068,194	\$59,200	\$43,422	25.611	836	3.26%
2000	\$1,157,801,050	\$59,300	\$44,768	25,862	787	3.04%
2001	\$1,123,523,611	\$60,600	\$44,604	25,189	737	2.93%
2002	\$1,057,176,100	\$64,600	\$48,381	21,851	552	2.53%
2003	\$994,336,434	\$65,600	\$49,812	19,962	459	2.30%
2004	\$1,035,412,472	\$66,800	\$51,356	20,162	454	2.25%
2005	\$1,078,224,707	\$67,700	\$52,846	20,404	444	2.18%





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT *

Lost Time Injury Rate	4.21%	4.08% 3.71%	3.35%	3.02%	2.96%
Number of LTIs	7,172	7,282 6,246	5,958	5,710	5,658
Employment	170,155	1/8,5/9	177,780	189,161	191,053
Average Insurable Earnings	\$40,903	\$40,895 \$42,522	\$43,405	\$43,147	\$44,485
Maximum Insurable Earnings Ceiling	\$59,200	\$60,600	\$64,600	\$65,600	\$66,800
Insurable	\$6,959,850,621	\$7,154,636,316	\$7,716,538,649	\$8,161,738,627	\$8,498,900,050 \$8,850,312,569
Year	1999	2001	2002	2003	2004

Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 424: MOTOR VEHICLE STAMPINGS *

Number Lost Time of Injury Rate	7,172 4.21%			5,658 2.96% 5,535 2.86%
Nu Employment	170,155 7,			191,053 5, 193,346 5,
Average Insurable Earnings	\$40,903	\$42,522 \$43,405	\$43,147	\$44,485 \$45,775
Maximum Insurable Earnings Ceiling	\$59,200	\$60,600	\$65,600	\$66,800
Insurable Earnings	\$6,959,850,621	\$7,154,636,316 \$7,716,538,649	\$8,161,738,627	\$8,498,900,050 \$8,850,312,569
Year	1999	2001 2002	2003	2004

^{*} Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES *

Lost Time Injury Rate	4.21% 4.08% 3.71% 3.35% 3.02%	2.96%
Number of LTIS	7,172 7,282 6,246 5,958 5,710	5,658
Employment	170,155 178,579 168,257 177,780 189,161	191,053
Average Insurable Earnings	\$40,903 \$40,895 \$42,522 \$43,405 \$43,147	\$44,485 \$45,775
Maximum Insurable Earnings Ceiling	\$59,200 \$59,300 \$60,600 \$64,600 \$65,600	\$66,800
Insurable Earnings	\$6,959,850,621 \$7,302,993,485 \$7,154,636,316 \$7,716,538,649 \$8,161,738,627	\$8,498,900,050 \$8,850,312,569
Year	1999 2000 2001 2002 2003	2004

Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

Lost Time Injury Rate	3.62%	3.68%	2.73%	2.36%	2.38%	2.27%	2.19%
Number of LTIS	351	366	272	249	253	244	238
Employment	9,700	9,956	9,947	10,565	10,632	10,738	10,867
Average Insurable Earnings	\$43,003	\$42,506	\$42,838	\$44,664	\$44,265	\$45,637	\$46,961
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	267,700
Insurable	\$417,127,339	\$423,203,573	\$426,127,859	\$471,866,080	\$470,604,823	\$490,045,508	\$510,307,910
Year	1999	2000	2001	2002	2003	2004	2002





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

1						
Lost Time Injury Rate	6.61%	5.88%	6.52%	6.93%	6.43%	6.26%
Number of LTIs	440	404	340	340	346	340
Employment	6,654	6,870	5,212	4,906	5,380	5,434
Average Insurable Earnings	\$36,195	\$37,559	\$40,037	\$41,702	\$40,899	\$42,167
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable	\$240,826,423	\$258,041,947	\$208,660,208	\$204,595,231	\$220,046,446	\$229,136,565 \$238,610,903
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 442: RAILROAD ROLLING STOCK

Lost Time Injury Rate	4.00%	3.30%	2.04%	1.90%	7.60%	1.55%	1.50%
Number of LTIs	314	271	152	122	117	115	112
Employment	7,847	8,202	7,433	6,429	7,328	7,401	7,490
Average Insurable Earnings	\$41,790	\$42,096	\$42,295	\$44,715	\$46,604	\$48,049	\$49,442
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	\$67,700
Insurable	\$327,945,965	\$345,287,931	\$314,380,700	\$287,478,425	\$341,518,125	\$355,626,239	\$370,330,672
Year	1999	2000	2001	2002	2003	2004	2002





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

Lost Time Injury Rate	3.41%	4.15%	2.95%	2.63%	2.49%	2.39%	2.31%
Number of LTIs	215	271	179	154	152	147	144
Employment	6,299	6,536	6,071	5,854	6,094	6,155	6,229
Average Insurable Earnings	\$31,220	\$30,762	\$31,241	\$32,397	\$31,464	\$32,439	\$33,380
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	\$67,700
Insurable	\$196,647,215	\$201,049,092	\$189,665,365	\$189,658,291	\$191,735,150	\$199,655,729	\$207,911,094
Year	1999	2000	2001	2002	2003	2004	2005



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

Lost Time Injury Rate	2.26%	2.24%	1.79%	1.86%	1.76%
Number of LTIS	199	182	124	116	111
Employment	8,813	8,133	6,920	6,228	6,290
Average Insurable Earnings	\$26,882	\$31,302	\$34,211	\$33,976	\$35,029 \$36,045
Maximum Insurable Earnings Ceiling	\$59,200	\$60,600	\$64,600	\$65,600	\$66,800
Insurable	\$236,905,703	\$254,569,230	\$236,728,975	\$211,586,972	\$220,327,630 \$229,437,737
Year	1999	2001	2002	2003	2004





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

Insurable Earnings Earnings Ceiling
\$59,300
\$60,600
\$64,600
\$65,600
\$66,800
\$67,700



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

Lost Time Injury Rate	1.59%	1.96%	1.82%	1.42%	1.39%	1.33%	1.29%
Number of LTIs	277	354	264	194	194	187	183
Employment	17,375	18,049	14,536	13,687	13,908	14,047	14,216
Average Insurable Earnings	\$32,154	\$32,019	\$33,111	\$35,034	\$34,223	\$35,284	\$36,307
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	\$67,700
Insurable	\$558,659,770	\$577,908,478	\$481,315,133	\$479,510,393	\$475,971,232	\$495,633,604	\$516,127,062
Year	1999	2000	2001	2002	2003	2004	2002





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

Lost Time Injury Rate	2.87%	3.62%	3.51%	3.76%	3.57%	3.44%
Number of LTIs	86	124	120	124	112	109
Employment	3,415	3,425	3,415	3,296	3,139	3,208
Average Insurable Earnings	\$32,226	\$32,275	\$33,463	\$33,200	\$34,139	\$35,197 \$36,218
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$110,036,990	\$110,531,152	\$114,290,706	\$109,442,634	\$107,153,283	\$111,579,785 \$116,193,386
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 496: CONCRETE PRODUCTS

Lost Time Injury Rate	5.32%	5.32%	5.63%	4.82%	4.46%	4.34%	4.20%
Number of LTIs	238	259	273	234	234	230	225
Employment	4,477	4,865	4,849	4,856	5,245	5,297	5,361
Average Insurable Earnings	\$33,310	\$34,237	\$36,064	\$36,529	\$36,270	\$37,394	\$38,479
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	\$67,700
Insurable Earnings	\$149,117,894	\$166,578,476	\$174,888,447	\$177,368,474	\$190,234,564	\$198,093,154	\$206,283,910
Year	1999	2000	2001	2002	2003	2004	2005





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 497: READY-MIX CONCRETE

Lost Time Injury Rate	3.80%	3.60%	3.72%	2.91%	2.93%	2.80%	2.70%
Number of LTIs	137	135	144	114	122	118	115
Employment	3,609	3,749	3,872	3,912	4,168	4,210	4,261
Average Insurable Earnings	\$42,929	\$42,948	\$46,278	\$47,558	\$46,587	\$48,031	\$49,424
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	\$67,700
Insurable Earnings	\$154,935,726	\$160,991,737	\$179,207,470	\$186,045,846	\$194,189,578	\$202,211,549	\$210,572,593
Year	1999	2000	2001	2002	2003	2004	2005



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

Lost Time Injury Rate	2.07%	2.54%	2.65%	2.25%	2.02%	1.95%	1.88%
Number of LTIs	137	163	174	152	134	131	128
Employment	6,619	6,409	6,572	6,756	6,648	6,714	6,795
Average Insurable Earnings	\$36,374	\$36,349	\$36,532	\$36,132	\$38,241	\$39,426	\$40,570
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	\$67,700
Insurable Earnings	\$240,743,691	\$232,966,157	\$240,097,976	\$244,118,491	\$254,216,061	\$264,717,726	\$275,663,275
Year	1999	2000	2001	2002	2003	2004	2002



Premium Rates

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 502: GLASS PRODUCTS

Lost Time Injury Rate	2.54%	2.73%	2.05%	2.36%	2.43%	2.31%	2.24%
Number of LTIs	203	203	154	165	175	168	165
Employment	8,004	7,445	7,496	6,997	7,197	7,269	7,356
Average Insurable Earnings	\$31,993	\$32,695	\$33,012	\$35,836	\$35,370	\$36,466	\$37,524
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	\$67,700
Insurable Earnings	\$256,058,226	\$243,401,943	\$247,468,544	\$250,760,938	\$254,559,813	\$265,075,679	\$276,036,028
Year	1999	2000	2001	2002	2003	2004	2002



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

		Maximum					
		Insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$504.026.824	\$59,200	\$40.859	12336	29	0.64%	
2000	\$483,962,312	\$59,300	\$40.770	11.871	108	%16.0	
2001	\$481,266,052	\$60,600	\$40,108	11,999	20 00	0.48%	
2002	\$518,629,452	\$64,600	\$45,380	11,429	64	0.56%	
2003	\$528,972,810	\$65,600	\$47,699	11,090	99	0.60%	
2004	\$550,824,677	\$66,800	\$49,178	11,201	63	0.56%	
2005	\$573,600,176	\$67,700	\$50,604	11,335	62	0.55%	



Premium Rates

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

Lost Time Injury Rate	1.38% 1.48% 1.51% 1.17%	1.05%
Number of LTIs	246 272 277 198 196	190
Employment	17,875 18,400 18,376 16,906 17,930	18,109
Average Insurable Earnings	\$31,338 \$31,314 \$31,869 \$34,859	\$35,242 \$36,264
Maximum Insurable Earnings Ceiling	\$59,200 \$59,300 \$60,600 \$64,600 \$65,600	\$66,800
Insurable Earnings	\$560,158,637 \$576,176,635 \$585,620,116 \$589,327,517 \$612,879,938	\$638,198,008 \$664,586,219
Year	1999 2000 2001 2002 2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

Lost Time Injury Rate	0.87%	1.18%	1.01%	1.28%	1.07%	1.04%
Number of LTIS	166	231	213	282	245	241
Employment	19,075	19,541	21,074	21,956	22,848	23,076
Average Insurable Earnings	\$33,527	\$35,276	\$35,018	\$37,192	\$38,101	\$39,282
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$639,542,909	\$689,311,812	\$737,959,696	\$816,599,122	\$870,533,366	\$906,495,099 \$943,976,859
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 517: SOAP AND TOILETRIES

Lost Time Injury Rate	1.23%	1.42%	1.38%	1.35%	1.35%	1.29%
Number of LTIs	132	182	167	164	164	158 155
Employment	10,699	12,854	12,119	12,158	12,157	12,279
Average Insurable Earnings	\$28,997	\$27,117	\$28,548	\$30,785	\$30,913	\$31,871 \$32,796
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$310,242,210	\$348,557,790	\$345,964,447	\$374,271,297	\$375,816,524	\$391,341,505 \$407,522,693
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 524: CHEMICAL INDUSTRIES

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Lost Time Injury Rate	1.44%	1.38%	1.19%	1.26%	1.42%	1.32%
Number of LTIs	234	219	187	193	207	194
Employment	16,300	15,877	15,753	15,373	14,563	14,709
Average Insurable Earnings	\$35,990	\$37,393	\$37,500	\$38,015	\$39,871	\$41,107
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable	\$586,622,486	\$593,670,883	\$590,732,393	\$584,386,308	\$580,638,688	\$604,624,872 \$629,624,901
Year	1999	2000	2001	2002	2003	2004





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 529: JEWELRY AND INSTRUMENTS

Lost Time Injury Rate	0.99% 1.06% 0.98% 1.05% 0.78%	0.80%
Number of LTIS	213 246 218 231 166	172
Employment	21,564 23,111 22,249 22,057 21,331	21,544 21,803
Average Insurable Earnings	\$30,109 \$29,899 \$30,066 \$30,418 \$31,609	\$32,589 \$33,534
Maximum Insurable Earnings Ceiling	\$59,200 \$59,300 \$60,600 \$64,600 \$65,600	\$66,800
Insurable Earnings	\$649,271,943 \$690,995,169 \$668,945,269 \$670,916,753 \$674,243,559	\$702,096,560 \$731,126,849
Year	1999 2000 2001 2002 2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 533: SIGNS AND DISPLAYS

Lost Time Injury Rate	4.20%	3.65%	3.62%	3.02%	2.74%	2.69%
Number of LTIs	302	287	273	219	197	195
Employment	7,189	7,859	7,549	7,252	7,183	7,255
Average Insurable Earnings	\$27,963	\$28,513	\$29,332	\$30,068	\$31,994	\$32,986
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable	\$201,023,655	\$224,073,815	\$221,418,596	\$218,058,093	\$229,812,216	\$239,305,759 \$249,200,573
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 538: SPORTING GOODS AND TOYS

Lost Time Injury Rate	4.07%	4.21%	4.08%	3.92%	3.38%	3.49%
Number of LTIs	132	137	140	128	866	102
Employment	3,241	3,251	3,433	3,262	2,896	2,925
Average Insurable Earnings	\$24,218	\$25,032	\$26,266	\$27,591	\$28,571	\$29,457
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$78,487,271	\$81,387,636	\$90,181,519	\$90,015,011	\$82,743,790	\$86,161,936 \$89,724,560
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

Lost Time Injury Rate	2.15%	2.55%	2.28%	2.21%	2.12%	2.05%
Number of LTIs	143	189	156	140	136	133
Employment	6,657	7,044	6,857	6,338	6,401	6,478
Average Insurable Earnings	\$23,948	\$22,763 \$24,351	\$25,152	\$25,327	\$26,112	\$26,869
Maximum Insurable Earnings Ceiling	\$59,200	\$60,600	\$64,600	\$65,600	\$66,800	\$67,700
Insurable Earnings	\$159,414,475	\$171,527,662	\$172,459,478	\$160,516,294	\$167,147,222	\$174,058,425
Year	1999	2001	2002	2003	2004	2002



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

Insurable Earnings	Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
\$37,724,437,069	\$59,200	\$33,163	1,137,555	33,303	2.93%
\$39,724,365,379	\$59,300	\$33,342	1,191,419	33,962	2.85%
\$39,550,172,641	\$60,600	\$34,537	1,145,161	30,268	2.64%
\$39,948,064,386	\$64,600	\$35,788	1,116,242	27,449	2.46%
\$40,590,784,562	\$65,600	\$36,349	1,116,696	26,315	2.36%
\$42,267,589,872 \$44,015,270,178	\$66,800	\$37,476 \$38,562	1,127,864	25,709 25,175	2.28%



NEW CLAIMS COST BY RATE GROUP

2002

2005 New Claims Cost

MEAT AND FISH PRODUCTS (%) (\$) POULTRY PRODUCTS 80% 13,406 POULTRY PRODUCTS 80% 14,385 DAIRY PRODUCTS 88% 14,700 DAIRY PRODUCTS 88% 14,700 OTHER BAKERY PRODUCTS 88% 14,700 OTHER BAKERY PRODUCTS 80% 13,408 CONFECTIONERY 80% 13,408 CRUSHED AND GROUND FOODS 13,408 CRUSHED AND GROUND FOODS 13,407 ALCOHOLIC BEVERAGES 66% 11,084 TIRES AND TUBES 11,084 11,384 OTHER PUBBER PRODUCTS 10,58 16,382 FOAMED AND EXPANDED PLASTIC PRODUCTS 11,587 14,795 OTHER PLASTIC FRODUCTS 11,587 14,795 OTHER PLASTIC FRODUCTS 10,59 16,681 FOAMED AND EXTRILE PRODUCTS 11,39 18,902 CLOTH, CARPETS AND TEXTILE PRODUCTS 11,79 14,795 CLOTHING, FIBRE AND YARN 11,30 14,395 WILLWORK AND OTHER WOOD INDUSTRIES 10,001 16,935 <th>Rate</th> <th>acital surprise to the surpris</th> <th>Cost Index *</th> <th>Cost per LTI</th> <th>Premium</th>	Rate	acital surprise to the surpris	Cost Index *	Cost per LTI	Premium
MEAT AND FISH PRODUCTS 80% 13,406 POULTRY PRODUCTS 80% 13,500 FRUIT AND VEGETABLE PRODUCTS 86% 14,385 DAIRY PRODUCTS 133% 14,700 OTHER BAKERY PRODUCTS 82% 13,744 BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS 80% 13,408 CRUSHED AND GROUND FOODS 13,497 80% 15,179 ALCOHOLIC BEVERAGES 80% 13,497 80% 11,084 SOFT DRINKS 11,084 13,497 80% 14,787 SOFT DRINKS 11,084 14,382 16,382 COTHER RUBBER PRODUCTS 105,382 16,382 PLASTIC FILM AND SHEETING 99% 14,795 OTHER PLASTIC PRODUCTS 18,308 14,795 OTHER PLASTIC PRODUCTS 11,33% 19,001 CLOTHING, FIBRE AND YARN 113% 19,001 CLOTHING, FIBRE AND YARN 1101% 16,935 WOODEN CABINETS 14,313 14,313	Group		(%)	(\$)	(\$)
POULTRY PRODUCTS 80% 13,500 FRUIT AND VEGETABLE PRODUCTS 86% 14,385 DAIRY PRODUCTS 88% 14,700 OTHER BAKERY PRODUCTS 133% 22,353 CONFECTIONERY 82% 13,744 BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS 80% 13,748 CRUSHED AND GROUND FOODS 13,749 13,497 ALCOHOLIC BEVERAGES 80% 14,795 ALCOHOLIC BEVERAGES 14,795 14,795 OTHER RUBBER PRODUCTS 10,001 14,795 OTHER PLASTIC PRODUCTS 88% 14,795 OTHER PLASTIC FILM AND SHEETING 18,308 16,681 TANNERIES AND LEATHER PRODUCTS 10,001 11,336 16,681 CLOTH, CARPETS AND TEXTILE PRODUCTS 11,336 16,001 16,935 WOODEN CABINETS WOODEN CABINETS 16,935 14,313 WOODEN BOXES AND PALLETS 14,313 14,313	207	MEAT AND FISH PRODUCTS	%08	13,406	4.06
FRUIT AND VEGETABLE PRODUCTS 86% 14,385 DAIRY PRODUCTS 133% 14,700 OTHER BAKERY PRODUCTS 133% 22,353 CONFECTIONERY 82% 13,744 BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS 80% 13,408 CRUSHED AND GROUND FOODS 13,408 14,79 ALCOHOLIC BEVERAGES 80% 15,179 SOFT DRINKS 11,084 11,084 TIRES AND TUBES 143,79 16,68 OTHER RUBBER PRODUCTS 99% 16,68 FOAMED AND SHEETING 99% 16,68 OTHER PLASTIC PRODUCTS 109% 18,308 CLOTH, CARPETS AND LEATHER PRODUCTS 109% 16,68 TANNERIES AND LEATHER PRODUCTS 113% 19,001 CLOTH, CARPETS AND TEXTILE PRODUCTS 113% 16,001 CLOTH, CARPETS AND TEXTILE PRODUCTS 113% 16,001 CLOTHING, FIBRE AND VARN 100 100% 16,935 WOODEN CABINETS 14,313 14,313 14,313	210	POULTRY PRODUCTS	%08	13,500	3.66
DAIRY PRODUCTS 88% 14,700 OTHER BAKERY PRODUCTS 133% 22,353 CONFECTIONERY 82% 13,744 BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS 80% 13,408 CRUSHED AND GROUND FOODS 90% 15,179 ALCOHOLIC BEVERAGES 80% 13,497 SOFT DRINKS 11,084 13,497 TIRES AND TUBES 137% 22,978 OTHER RUBBER PRODUCTS 98% 16,382 FOAMED AND EXPANDED PLASTIC PRODUCTS 17,587 PLASTIC FILM AND SHEETING 98% 14,795 OTHER PLASTIC PRODUCTS 18,308 16,681 TANNERIES AND LEATHER PRODUCTS 113% 19,001 CLOTH, CARPETS AND TEXTILE PRODUCTS 113% 18,922 MILLWORK AND OTHER WOOD INDUSTRIES 100% 16,935 WOODEN CABINETS 110% 14,313 WOODEN CABINETS 14,313	214	FRUIT AND VEGETABLE PRODUCTS	%98	14,385	1.86
OTHER BAKERY PRODUCTS 133% 22,353 CONFECTIONERY 82% 13,744 BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS 80% 13,408 CRUSHED AND GROUND FOODS 13,497 13,497 ALCOHOLIC BEVERAGES 80% 13,497 SOFT DRINKS 11,084 11,084 TIRES AND TUBES 98% 16,382 OTHER RUBBER PRODUCTS 98% 16,382 FOAMED AND EXPANDED PLASTIC PRODUCTS 17,587 PLASTIC FILM AND SHEETING 14,795 OTHER PLASTIC PRODUCTS 16,681 TANNERIES AND LEATHER PRODUCTS 18,308 CLOTH, CARPETS AND TEXTILE PRODUCTS 13,30 CLOTH, CARPETS AND TEXTILE PRODUCTS 11,30% 18,922 MILLWORK AND OTHER WOOD INDUSTRIES 101,00 16,935 WOODEN CABINETS 11,00% 14,313 WOODEN CABINETS 14,313	216	DAIRY PRODUCTS	%88	14,700	1.53
CONFECTIONERY 82% 13,744 BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS 80% 13,408 CRUSHED AND GROUND FOODS 90% 15,179 ALCOHOLIC BEVERAGES 80% 13,497 SOFT DRINKS 11,084 11,084 TIRES AND TUBES 143,78 22,978 OTHER RUBBER PRODUCTS 98% 14,795 OTHER RUBBER PRODUCTS 10,5% 14,795 OTHER RUBBER PRODUCTS 10,681 14,795 OTHER RUBBER PRODUCTS 10,001 13,308 CLOTH, CARPETS AND LEATHER PRODUCTS 10,001 13,308 CLOTHING, FIBRE AND YARN 113% 18,308 MILLWORK AND OTHER WOOD INDUSTRIES 101% 16,935 WOODEN CABINETS 14,313 14,313	220	OTHER BAKERY PRODUCTS	133%	22,353	3.93
BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS 80% 13,408 CRUSHED AND GROUND FOODS 15,179 ALCOHOLIC BEVERAGES 80% 13,497 SOFT DRINKS 11,084 TIRES AND TUBES 137% 22,978 OTHER RUBBER PRODUCTS 98% 16,382 FOAMED AND EXPANDED PLASTIC PRODUCTS 105% 17,587 PLASTIC FILM AND SHEETING 99% 16,681 OTHER PLASTIC PRODUCTS 18,308 16,681 TANNERIES AND LEATHER PRODUCTS 109% 18,308 CLOTH, CARPETS AND TEXTILE PRODUCTS 113% 18,922 MILLWORK AND OTHER WOOD INDUSTRIES 10,001 16,935 WOODEN CABINETS 110% 18,530 WOODEN BOXES AND PALLETS 14,313	222	CONFECTIONERY	82%	13,744	1.44
CRUSHED AND GROUND FOODS 90% 15,179 ALCOHOLIC BEVERAGES 80% 13,497 SOFT DRINKS 11,084 TIRES AND TUBES 137% 22,978 OTHER RUBBER PRODUCTS 16,382 FOAMED AND EXPANDED PLASTIC PRODUCTS 105% 14,795 PLASTIC FILM AND SHEETING 109% 16,681 OTHER PLASTIC PRODUCTS 109% 16,681 TANNERIES AND LEATHER PRODUCTS 109% 18,308 CLOTH, CARPETS AND TEXTILE PRODUCTS 113% 19,001 CLOTH, CARPETS AND TEXTILE PRODUCTS 113% 16,935 WOODEN CABINETS 1104 16,935 WOODEN CABINETS 14,313	223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	%08	13,408	2.05
ALCOHOLIC BEVERAGES 80% 13,497 SOFT DRINKS 66% 11,084 TIRES AND TUBES 137% 22,978 OTHER RUBBER PRODUCTS 105% 15,382 FOAMED AND EXPANDED PLASTIC PRODUCTS 105% 14,795 PLASTIC FILM AND SHEETING 16,681 16,681 OTHER PLASTIC PRODUCTS 109% 16,681 TANNERIES AND LEATHER PRODUCTS 13,308 13,001 CLOTH, CARPETS AND TEXTILE PRODUCTS 113% 18,922 MILLWORK AND OTHER WOOD INDUSTRIES 101% 16,935 WOODEN CABINETS 14,313 WOODEN BOXES AND PALLETS 14,313	526	CRUSHED AND GROUND FOODS	%06	15,179	1.58
SOFT DRINKS 66% 11,084 TIRES AND TUBES 137% 22,978 OTHER RUBBER PRODUCTS 98% 16,382 FOAMED AND EXPANDED PLASTIC PRODUCTS 17,587 PLASTIC FILM AND SHEETING 14,795 OTHER PLASTIC PRODUCTS 16,681 TANNERIES AND LEATHER PRODUCTS 18,308 CLOTH, CARPETS AND TEXTILE PRODUCTS 13% 19,001 CLOTHING, FIBRE AND YARN 113% 16,935 WOODEN CABINETS 110% 18,530 WOODEN BOXES AND PALLETS 14,313	30	ALCOHOLIC BEVERAGES	%08	13,497	1.37
TIRES AND TUBES 137% 22,978 OTHER RUBBER PRODUCTS 98% 16,382 FOAMED AND EXPANDED PLASTIC PRODUCTS 105% 17,587 PLASTIC FILM AND SHEETING 14,795 OTHER PLASTIC PRODUCTS 16,681 TANNERIES AND LEATHER PRODUCTS 109% 18,308 CLOTH, CARPETS AND TEXTILE PRODUCTS 113% 18,922 CLOTHING, FIBRE AND YARN 113% 16,935 WOODEN CABINETS 110% 18,530 WOODEN BOXES AND PALLETS 14,313	31	SOFT DRINKS	%99	11,084	2.53
OTHER RUBBER PRODUCTS 98% 16,382 FOAMED AND EXPANDED PLASTIC PRODUCTS 17,587 PLASTIC FILM AND SHEETING 14,795 OTHER PLASTIC PRODUCTS 99% 16,681 TANNERIES AND LEATHER PRODUCTS 18,308 CLOTH, CARPETS AND TEXTILE PRODUCTS 113% 19,001 CLOTHING, FIBRE AND YARN 18,922 MILLWORK AND OTHER WOOD INDUSTRIES 16,935 WOODEN CABINETS 110,0 18,530 WOODEN BOXES AND PALLETS 14,313	37	TIRES AND TUBES	137%	22,978	3.40
FOAMED AND EXPANDED PLASTIC PRODUCTS 17,587 PLASTIC FILM AND SHEETING 14,795 OTHER PLASTIC PRODUCTS 99% 16,681 TANNERIES AND LEATHER PRODUCTS 109% 18,308 CLOTH, CARPETS AND TEXTILE PRODUCTS 113% 19,001 CLOTHING, FIBRE AND YARN 113% 16,935 WOODEN CABINETS 101% 16,935 WOODEN CABINETS 14,313	38	OTHER RUBBER PRODUCTS	%86	16,382	3.02
PLASTIC FILM AND SHEETING OTHER PLASTIC PRODUCTS OTHER PLASTIC PRODUCTS TANNERIES AND LEATHER PRODUCTS CLOTH, CARPETS AND TEXTILE PRODUCTS CLOTH, CARPETS AND TEXTILE PRODUCTS CLOTHING, FIBRE AND YARN MILLWORK AND OTHER WOOD INDUSTRIES WOODEN CABINETS WOODEN BOXES AND PALLETS 14,795 16,681 18,308 11,000 11,000 11,000 11,000 12,000 12,000 12,000 13,000 14,7313	58	FOAMED AND EXPANDED PLASTIC PRODUCTS	105%	17,587	2.27
OTHER PLASTIC PRODUCTS TANNERIES AND LEATHER PRODUCTS CLOTH, CARPETS AND TEXTILE PRODUCTS CLOTHING, FIBRE AND YARN MILLWORK AND OTHER WOOD INDUSTRIES WOODEN CABINETS WOODEN BOXES AND PALLETS 16,681 18,308 19,001 113% 18,922 16,935 WOODEN BOXES AND PALLETS 85% 14,313	61	PLASTIC FILM AND SHEETING	%88	14,795	1.95
TANNERIES AND LEATHER PRODUCTS CLOTH, CARPETS AND TEXTILE PRODUCTS CLOTHING, FIBRE AND YARN MILLWORK AND OTHER WOOD INDUSTRIES WOODEN CABINETS WOODEN BOXES AND PALLETS 18,308 19,001 18,922 16,935 WOODEN BOXES AND PALLETS 16,935 11,0% 14,313	63	OTHER PLASTIC PRODUCTS	%66	16,681	3.09
CLOTH, CARPETS AND TEXTILE PRODUCTS CLOTHING, FIBRE AND YARN MILLWORK AND OTHER WOOD INDUSTRIES WOODEN CABINETS WOODEN BOXES AND PALLETS 19,001 18,922 16,935 WOODEN BOXES AND PALLETS 11,0% 14,313	73	TANNERIES AND LEATHER PRODUCTS	109%	18,308	3.11
CLOTHING, FIBRE AND YARN MILLWORK AND OTHER WOOD INDUSTRIES WOODEN CABINETS WOODEN BOXES AND PALLETS 18,922 16,935 16,935 110% 14,313	68	CLOTH, CARPETS AND TEXTILE PRODUCTS	113%	19,001	3.79
MILLWORK AND OTHER WOOD INDUSTRIES WOODEN CABINETS WOODEN BOXES AND PALLETS 16,935 110% 18,530 14,313	101	CLOTHING, FIBRE AND YARN	113%	18,922	1.91
WOODEN CABINETS 18,530 WOODEN BOXES AND PALLETS 85% 14,313	80	MILLWORK AND OTHER WOOD INDUSTRIES	101%	16,935	5.44
WOODEN BOXES AND PALLETS 85% 14,313	11	WOODEN CABINETS	110%	18,530	4.54
	12	WOODEN BOXES AND PALLETS	85%	14,313	7.68

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Section 6D - @ WSIB Ontario



2005 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

2005

2005 New Claims Cost

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Rate	Description	Cost Index *	Cost per LTI	Premium Rate (\$)
322	UPHOLSTERED FURNITURE	% 66	16,583	2.80
323	METAL FURNITURE	71%	11,977	2.32
325	WOODEN AND OTHER NON-METAL FURNITURE	109%	18,215	4.01
328	FURNITURE PARTS AND FIXTURES	%08	13,482	3.54
333	PRINTING, PLATEMAKING AND BINDING	85%	14,213	1.49
335	PUBLISHING	75%	12,608	0.59
338	FOLDING CARTONS	94%	15,767	1.88
341	PAPER PRODUCTS	112%	18,851	2.55
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	158%	26,572	2.16
358	FOUNDRIES	136%	22,899	3.81
361	NON-FERROUS METAL INDUSTRIES	110%	18,405	2.58
370	METAL TANKS	%96	16,091	4.98
374	DOORS AND WINDOWS	%96	16,067	3.51
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	%96	16,187	4.18
377	COATING OF METAL PRODUCTS	%88	14,835	3.89
379	HARDWARE, TOOLS AND CUTLERY	%96	16,047	2.37
382	METAL DIES, MOULDS AND PATTERNS	74%	12,368	1.68
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	%25	9,631	2.50
385	MACHINE SHOPS	112%	18,805	2.39
387	OTHER METAL FABRICATING INDUSTRIES	95%	15,471	3.32
389	METAL CLOSURES AND CONTAINERS	117%	19,558	2.53

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2005 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

2002

2005 New Claims Cost

Rate	Description	Cost Index *	Cost per LTI (\$)	Premium Rate (\$)
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	110%	18,405	2.58
393	WIRE PRODUCTS	83%	13,910	2.81
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	93%	15,531	2.05
403	OTHER MACHINERY AND EQUIPMENT	%56	15,886	1.49
406	ELEVATORS AND ESCALATORS	129%	21,671	2.56
408	BOILERS, PUMPS AND FANS	111%	18,567	2.19
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	94%	15,743	2.99
417	AIRCRAFT MANUFACTURING	75%	12,563	1.18
419	MOTOR VEHICLE ASSEMBLY	110%	18,405	2.58
420	MOTOR VEHICLE ENGINE MANUFACTURING	95%	16,024	1.50
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	110%	18,405	2.58
424	MOTOR VEHICLE STAMPINGS	110%	18,405	2.58
425	MOTOR VEHICLE WHEELS AND BRAKES	110%	18,405	2.58
428	MOTOR VEHICLE FABRIC ACCESSORIES	127%	21,378	2.33
432	TRUCKS, BUSES AND TRAILERS	77%	12,997	3.72
445	RAILROAD ROLLING STOCK	201%	33,759	2.24
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	84%	14,131	2.37
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	111%	18,651	2.09
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	%99	11,124	0.32
477	INDUSTRIAL ELECTRICAL EQUIPMENT	%06	15,048	1.27
485	BRICKS, CERAMICS AND ABRASIVES	130%	21,849	4.32



2005 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Premium 2002

Rate

		2005 New (2005 New Claims Cost
Rate Group	Description	Cost Index *	Cost per LTI
496	CONCRETE PRODUCTS	130%	21,741
497	READY-MIX CONCRETE	192%	32,222
501	NON-METALLIC MINERAL PRODUCTS	128%	21,549
502	GLASS PRODUCTS	112%	18,865
202	PETROLEUM AND COAL PRODUCTS	175%	29,382
512	RESINS, PAINT, INK AND ADHESIVES	123%	20,580
514	PHARMACEUTICALS AND MEDICINES	49%	8,186
517	SOAP AND TOILETRIES	78%	13,130
524	CHEMICAL INDUSTRIES	104%	17,392
529	JEWELRY AND INSTRUMENTS	%86	16,493
533	SIGNS AND DISPLAYS	107%	17,996
538	SPORTING GOODS AND TOYS	108%	18,070
545	OTHER MANUFACTURED PRODUCTS	%69	11,497
CLASS: D	MANUFACTURING		16.782

5.08 3.60 2.37 2.47 0.84 1.44 1.25 1.25 1.00 3.32 2.14 2.14

2.20

^{*} The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.



RATE GROUP 207: MEAT AND FISH PRODUCTS

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.464
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.087
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.128
B.3 Accident Prevention	IAPA	0.056
B.4 TOTAL OVERHEAD EXPENS	SES	0.648

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 210: POULTRY PRODUCTS

Overhead Expenses <u>Component</u>	Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.433
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.082
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.118
B.3 Accident Prevention	IAPA	0.052
B.4 TOTAL OVERHEAD EXPE	NSES	0.605



RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.294
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.079
B.3 Accident Prevention	IAPA	0.034
B.4 TOTAL OVERHEAD EXPENSE	ES	0.409

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 216: DAIRY PRODUCTS

	Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Premium Rate Component
B.1	WSIB Administrative		0.253
B.2	Legislative Obligations		
		WSIAT	0.011
		Office of Worker Advisor	0.005
		Office of Employer Advisor	0.002
		OHSA	0.047
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.069
B.3	Accident Prevention	IAPA	0.031
B.4	TOTAL OVERHEAD EXPENSES	5	0.354



RATE GROUP 220: OTHER BAKERY PRODUCTS

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.454
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.086
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.125
B.3 Accident Prevention	IAPA	0.054
B.4 TOTAL OVERHEAD EXPENS	ES	0.634

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 222: CONFECTIONERY

	Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Premium Rate Component
B.1	WSIB Administrative		0.239
B.2	Legislative Obligations		
		WSIAT	0.010
		Office of Worker Advisor	0.005
		Office of Employer Advisor	0.002
		OHSA	0.044
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.065
B.3	Accident Prevention	IAPA	0.030
B.4	TOTAL OVERHEAD EXPENSE	S	0.334



RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.309
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.058
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.085
B.3 Accident Prevention	IAPA	0.036
B.4 TOTAL OVERHEAD EXPENS	ES	0.430

2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 226: CRUSHED AND GROUND FOODS

	Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative		0.261
B.2	Legislative Obligations		
		WSIAT	0.011
300		Office of Worker Advisor	0.005
		Office of Employer Advisor	0.002
		OHSA	0.049
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.071
B.3	Accident Prevention	IAPA	0.032
B.4	TOTAL OVERHEAD EXPENSES		0.364



RATE GROUP 230: ALCOHOLIC BEVERAGES

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.227
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.042
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.062
B.3 Accident Prevention	IAPA	0.030
B.4 TOTAL OVERHEAD EXPER	NSES	0.319

2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 231: SOFT DRINKS

	Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative		0.346
B.2	Legislative Obligations		
		WSIAT	0.015
		Office of Worker Advisor	0.007
		Office of Employer Advisor	0.002
		OHSA	0.065
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.092
B.3	Accident Prevention	IAPA	0.041
B.4	TOTAL OVERHEAD EXPENSES	S	0.482



RATE GROUP 237: TIRES AND TUBES

Over	head Expenses	Overhead Expenses	Premium Rate
<u>(</u>	Component	Sub-Component	Component
B.1 WSIB A	dministrative		0.413
B.2 Legislat	ive Obligations		
		WSIAT	0.018
		Office of Worker Advisor	0.009
		Office of Employer Advisor	0.003
		OHSA	0.078
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.005
		Sub-Total	0.114
B.3 Acciden	t Prevention	IAPA	0.049
B.4 TOTAL (OVERHEAD EXPENSE	es es	0.576



RATE GROUP 238: OTHER RUBBER PRODUCTS

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.384
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.073
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.106
B.3 Accident Prevention	IAPA	0.045
B.4 TOTAL OVERHEAD EXPEN	NSES	0.535



RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.327
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.062
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.088
B.3 Accident Prevention	IAPA	0.038
B.4 TOTAL OVERHEAD EXPENSE	ES	0.454



RATE GROUP 261: PLASTIC FILM AND SHEETING

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.301
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.056
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.081
B.3 Accident Prevention	IAPA	0.035
B.4 TOTAL OVERHEAD EXPEN	SES	0.419



RATE GROUP 263: OTHER PLASTIC PRODUCTS

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.389
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.074
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.107
B.3 Accident Prevention	IAPA	0.046
B.4 TOTAL OVERHEAD EXPENSE	S	0.542

2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 273: TANNERIES AND LEATHER PRODUCTS

	Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Premium Rate <u>Component</u>
B.1	WSIB Administrative		0.391
B.2	Legislative Obligations		
		WSIAT	0.017
97		Office of Worker Advisor	0.008
		Office of Employer Advisor	0.003
		OHSA	0.074
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.005
		Sub-Total	0.107
B.3	Accident Prevention	IAPA	0.046
B.4	TOTAL OVERHEAD EXPENSE	ES	0.545



RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.443
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.084
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.123
B.3 Accident Prevention	IAPA	0.053
B.4 TOTAL OVERHEAD EXPENSE	ES	0.618



RATE GROUP 301: CLOTHING, FIBRE AND YARN

Overhead Expenses <u>Component</u>	Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.299
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.056
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.080
B.3 Accident Prevention	IAPA	0.035
B.4 TOTAL OVERHEAD EXPE	INSES	0.415



RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

Overhead Expens	es Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.570
B.2 Legislative Obligations	S	
	WSIAT	0.025
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.005
	OHSA	0.108
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	0.158
B.3 Accident Prevention	IAPA	0.069
B.4 TOTAL OVERHEAD EXI	PENSES	0.797



RATE GROUP 311: WOODEN CABINETS

	Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1.	WSIB Administrative		0.501
B.2	Legislative Obligations		
		WSIAT	0.021
ger"		Office of Worker Advisor	0.010
		Office of Employer Advisor	0.003
		OHSA	0.095
		Mine Rescue	0.000
		Program Administration	0.001
		Institute of Work & Health	0.006
		Sub-Total	0.137
B.3	Accident Prevention	IAPA	0.060
B.4	TOTAL OVERHEAD EXPENSES	S	0.700



RATE GROUP 312: WOODEN BOXES AND PALLETS

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Premium Rate Component
B.1 WSIB Administrative		0.744
B.2 Legislative Obligations		
	WSIAT	0.033
	Office of Worker Advisor	0.016
	Office of Employer Advisor	0.006
	OHSA	0.142
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.009
	Sub-Total	0.206
B.3 Accident Prevention	IAPA	0.091
B.4 TOTAL OVERHEAD EXPENSES	S	1.039



RATE GROUP 322: UPHOLSTERED FURNITURE

	Expenses conent	Overhead Expenses <u>Sub-Component</u>	Premium Rate <u>Component</u>
B.1 WSIB Admini	strative		0.367
B.2 Legislative O	bligations		
		WSIAT	0.016
200		Office of Worker Advisor	0.008
		Office of Employer Advisor	0.002
		OHSA	0.069
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.005
		Sub-Total	0.100
B.3 Accident Prev	vention	IAPA	0.043
B.4 TOTAL OVER	HEAD EXPENSES		0.511



RATE GROUP 323: METAL FURNITURE

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.330
D.1 WSID Administrative		0.330
DO La distativa Obligativa		
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.062
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.089
B.3 Accident Prevention	IAPA	0.039
B.4 TOTAL OVERHEAD EXPENS	SES	0.460

2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.460
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.087
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.128
B.3 Accident Prevention	IAPA	0.055
B.4 TOTAL OVERHEAD EXPEN	SES	0.642



RATE GROUP 328: FURNITURE PARTS AND FIXTURES

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.424
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.081
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.116
B.3 Accident Prevention	IAPA	0.051
B.4 TOTAL OVERHEAD EXPENS	ES	0.592

2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

	Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative		0.246
B.2	Legislative Obligations		
0		WSIAT	0.011
		Office of Worker Advisor	0.005
		Office of Employer Advisor	0.002
		OHSA	0.046
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.067
B.3	Accident Prevention	IAPA	0.031
B.4	TOTAL OVERHEAD EXPENSES		0.344



RATE GROUP 335: PUBLISHING

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.095
B.2 Legislative Obligations		
	WSIAT	0.004
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.017
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.025
B.3 Accident Prevention	IAPA	0.023
B.4 TOTAL OVERHEAD EXPENSE	ES	0.145

2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 338: FOLDING CARTONS

	Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1	WSIB Administrative		0.296
B.2	Legislative Obligations		
		WSIAT	0.013
20		Office of Worker Advisor	0.006
		Office of Employer Advisor	0.002
		OHSA	0.056
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.080
B.3	Accident Prevention	IAPA	0.034
B.4	TOTAL OVERHEAD EXPENSES		0.411



RATE GROUP 341: PAPER PRODUCTS

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.348
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.093
B.3 Accident Prevention	IAPA	0.041
B.4 TOTAL OVERHEAD EXPENSI	ES	0.484

2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

	Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Premium Rate Component
B.1	WSIB Administrative		0.317
B.2	Legislative Obligations		
		WSIAT	0.014
-		Office of Worker Advisor	0.007
		Office of Employer Advisor	0.002
		OHSA	0.059
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.086
B.3	Accident Prevention	IAPA	0.037
B.4	TOTAL OVERHEAD EXPENSES	3	0.442



RATE GROUP 358: FOUNDRIES

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Premium Rate Component
B.1 WSIB Administrative		0.446
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.084
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.122
B.3 Accident Prevention	IAPA	0.053
B.4 TOTAL OVERHEAD EXPENS	ES	0.621

2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES

Overhead Expense Component	es Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.350
B.2 Legislative Obligations	5	
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.095
B.3 Accident Prevention	IAPA	0.041
B.4 TOTAL OVERHEAD EXF	PENSES	0.487



RATE GROUP 370: METAL TANKS

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.536
B.2 Legislative Obligations		
	WSIAT	0.024
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.005
	OHSA	0.102
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.148
B.3 Accident Prevention	IAPA	0.065
B.4 TOTAL OVERHEAD EXPENS	SES	0.748



RATE GROUP 374: DOORS AND WINDOWS

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.422
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.079
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.115
B.3 Accident Prevention	IAPA	0.050
B.4 TOTAL OVERHEAD EXPEN	SES	0.588



RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.474
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.090
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.130
B.3 Accident Prevention	IAPA	0.057
B.4 TOTAL OVERHEAD EXPENS	SES	0.661

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RATE GROUP 377: COATING OF METAL PRODUCTS

Overhead Expense <u>Component</u>	Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.451
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.085
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.124
B.3 Accident Prevention	IAPA	0.054
B.4 TOTAL OVERHEAD EXPI	ENSES	0.629



RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.335
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.090
B.3 Accident Prevention	IAPA	0.039
B.4 TOTAL OVERHEAD EXPENS	ES	0.465



RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

	Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Premium Rate <u>Component</u>
B.1	WSIB Administrative		0.279
B.2	Legislative Obligations		
		WSIAT	0.013
25T		Office of Worker Advisor	0.006
		Office of Employer Advisor	0.002
		OHSA	0.052
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.076
B.3	Accident Prevention	IAPA	0.032
B.4	TOTAL OVERHEAD EXPENSE	S	0.386



RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.345
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.092
B.3 Accident Prevention	IAPA	0.040
B.4 TOTAL OVERHEAD EXPENSE	ES	0.478

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

	Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative		0.336
B.2	Legislative Obligations		
		WSIAT	0.015
300		Office of Worker Advisor	0.007
		Office of Employer Advisor	0.002
		OHSA	0.063
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.090
B.3	Accident Prevention	IAPA	0.039
B.4	TOTAL OVERHEAD EXPENSES		0.467

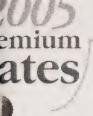


RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.408
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.077
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.112
B.3 Accident Prevention	IAPA	0.048
B.4 TOTAL OVERHEAD EXPENSES	5	0.567

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RATE GROUP 389: METAL CLOSURES AND CONTAINERS

Overhead Expenses <u>Component</u>	Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.347
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.093
B.3 Accident Prevention	IAPA	0.041
B.4 TOTAL OVERHEAD EXPE	NSES	0.482



RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.350
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.095
B.3 Accident Prevention	IAPA	0.041
B.4 TOTAL OVERHEAD EXPENSI	ES	0.487



RATE GROUP 393: WIRE PRODUCTS

Overhead Expens	es Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.368
B.2 Legislative Obligations	5	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.069
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.100
B.3 Accident Prevention	IAPA	0.043
B.4 TOTAL OVERHEAD EXI	PENSES	0.512



RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.308
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.058
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.085
B.3 Accident Prevention	IAPA	0.036
B.4 TOTAL OVERHEAD EXPENS	SES	0.430



RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

	Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Component
B.1	WSIB Administrative		0.246
B.2	Legislative Obligations		
		WSIAT	0.011
,		Office of Worker Advisor	0.005
		Office of Employer Advisor	0.002
		OHSA	0.046
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.067
B.3	Accident Prevention	IAPA	0.031
B.4	TOTAL OVERHEAD EXPENSI	ES	0.344

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RATE GROUP 406: ELEVATORS AND ESCALATORS

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.348
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.095
B.3 Accident Prevention	IAPA	0.041
B.4 TOTAL OVERHEAD EXPENS	ES	0.485



RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Overhead Evnences

	Component	Sub-Component	Component
B.1	WSIB Administrative		0.320
B.2	Legislative Obligations		
		WSIAT	0.014
		Office of Worker Advisor	0.007
		Office of Employer Advisor	0.002
		OHSA	0.061
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.087
B.3	Accident Prevention	IAPA	0.037
B.4	TOTAL OVERHEAD EXPENSES	5	0.445

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RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

	Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative		0.382
B.2	Legislative Obligations		
		WSIAT	0.017
		Office of Worker Advisor	0.008
		Office of Employer Advisor	0.003
		OHSA	0.072
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.005
		Sub-Total	0.105
B.3	Accident Prevention	IAPA	0.045
B.4	TOTAL OVERHEAD EXPENSES		0.532

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

Overhead Expenses

	Component	Sub-Component	Component
B.1	WSIB Administrative		0.195
B.2	Legislative Obligations		
		WSIAT	0.008
Ser.		Office of Worker Advisor	0.005
		Office of Employer Advisor	0.002
		OHSA	0.036
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.002
		Sub-Total	0.052
В.3	Accident Prevention	IAPA	0.028
B.4	TOTAL OVERHEAD EXPENSES		0.275

Premium Rate

Overhead Expenses



RATE GROUP 419: MOTOR VEHICLE ASSEMBLY

(CLASS D: MANUFACTURING)

	Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative		0.350
B.2	Legislative Obligations		
		WSIAT	0.015
		Office of Worker Advisor	0.007
		Office of Employer Advisor	0.002
		OHSA	0.066
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.005
		Sub-Total	0.095
B.3	Accident Prevention	IAPA	0.041
B.4	TOTAL OVERHEAD EXPENSES		0.487

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RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

	Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative		0.247
B.2	Legislative Obligations		
		WSIAT	0.011
şr.		Office of Worker Advisor	0.005
		Office of Employer Advisor	0.002
		OHSA	0.047
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.068
B.3	Accident Prevention	IAPA	0.031
B.4	TOTAL OVERHEAD EXPENSES		0.346



RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.350
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.095
B.3 Accident Prevention	IAPA	0.041
B.4 TOTAL OVERHEAD EXPENS	SES	0.487



RATE GROUP 424: MOTOR VEHICLE STAMPINGS

	Overhead Expenses <u>Component</u>	Sub-Component	Component
B.1	WSIB Administrative		0.350
B.2	Legislative Obligations		
		WSIAT	0.015
		Office of Worker Advisor	0.007
		Office of Employer Advisor	0.002
		OHSA	0.066
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.005
		Sub-Total	0.095
B.3	Accident Prevention	IAPA	0.041
B.4	TOTAL OVERHEAD EXPENSE	ES .	0.487



RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES

(CLASS D: MANUFACTURING)

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.350
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.095
B.3 Accident Prevention	IAPA	0.041
B.4 TOTAL OVERHEAD EXPENSE	s	0.487

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Overhead Expenses

	Overnead Expenses	Overnead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.331
B.2	Legislative Obligations		
		WSIAT	0.015
		Office of Worker Advisor	0.007
		Office of Employer Advisor	0.002
		OHSA	0.063
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.090
B.3	Accident Prevention	IAPA	0.039
B.4	TOTAL OVERHEAD EXPENSES		0.460

Premium Rate

Overhead Expenses



RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.438
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.083
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Sub-Total	0.120
B.3 Accident Prevention	IAPA	0.052
B.4 TOTAL OVERHEAD EXPENSE	ES	0.610



RATE GROUP 442: RAILROAD ROLLING STOCK

	Overhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.324
B.2	Legislative Obligations		
•		WSIAT	0.014
~		Office of Worker Advisor	0.007
		Office of Employer Advisor	0.002
		OHSA	0.061
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.087
B.3	Accident Prevention	IAPA	0.038
B.4	TOTAL OVERHEAD EXPENSE	S	0.451



RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.335
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.090
B.3 Accident Prevention	IAPA	0.039
B.4 TOTAL OVERHEAD EXPENSE	ES	0.465

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

	Overhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.312
B.2	Legislative Obligations		
•		WSIAT	0.014
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		Office of Worker Advisor	0.007
		Office of Employer Advisor	0.002
		OHSA	0.058
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.085
B.3	Accident Prevention	IAPA	0.036
B.4	TOTAL OVERHEAD EXPENSE	S	0.434



RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.050
B.2 Legislative Obligations		
	WSIAT	0.002
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.009
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.013
B.3 Accident Prevention	IAPA	0.021
B.4 TOTAL OVERHEAD EXPENSES	s	0.086

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

	Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative		0.209
B.2	Legislative Obligations		
b		WSIAT	0.010
3		Office of Worker Advisor	0.005
		Office of Employer Advisor	0.002
		OHSA	0.039
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.058
B.3	Accident Prevention	IAPA	0.029
B.4	TOTAL OVERHEAD EXPENSES		0.295



RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.484
B.2 Legislative Obligations		
	WSIAT	0.022
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.092
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.134
B.3 Accident Prevention	IAPA	0.058
B.4 TOTAL OVERHEAD EXPENSE	S	0.676

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses

Overnead Expenses	Overnead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.543
B.2 Legislative Obligations		
	WSIAT	0.024
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.005
	OHSA	0.103
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	0.150
B.3 Accident Prevention	IAPA	0.066
B.4 TOTAL OVERHEAD EXPEN	ISES	0.758

Premium Rate

Overhead Expenses



RATE GROUP 497: READY-MIX CONCRETE

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.429
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.081
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.116
B.3 Accident Prevention	THSAO	0.050
B.4 TOTAL OVERHEAD EXPENS	SES	0.597

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

Over	head Expenses	Overhead Expenses	Premium Rate
9	Component	Sub-Component	Component
B.1 WSIB A	dministrative		0.335
B.2 Legislat	tive Obligations		
•		WSIAT	0.015
		Office of Worker Advisor	0.007
		Office of Employer Advisor	0.002
		OHSA	0.063
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.090
B.3 Accider	nt Prevention	IAPA	0.039
B.4 TOTAL (OVERHEAD EXPENSE	ES .	0.465



RATE GROUP 502: GLASS PRODUCTS

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.342
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.064
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.091
B.3 Accident Prevention	IAPA	0.040
B.4 TOTAL OVERHEAD EXPENS	ES	0.475

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

	Overhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.138
B.2	Legislative Obligations		
•		WSIAT	0.006
		Office of Worker Advisor	0.003
		Office of Employer Advisor	0.001
		OHSA	0.025
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.001
		Sub-Total	0.036
B.3	Accident Prevention	IAPA	0.025
B.4	TOTAL OVERHEAD EXPENSES	S	0.201



RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.238
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.044
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.065
B.3 Accident Prevention	IAPA	0.030
B.4 TOTAL OVERHEAD EXPENSI	ES	0.333

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

	Overhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.089
B.2	Legislative Obligations		
		WSIAT	0.004
· Arr		Office of Worker Advisor	0.002
		Office of Employer Advisor	0.001
		OHSA	0.017
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.001
		Sub-Total	0.024
B.3	Accident Prevention	IAPA	0.023
B.4	TOTAL OVERHEAD EXPENSES		0.135



RATE GROUP 517: SOAP AND TOILETRIES

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.206
B.2 Legislative Obligations		
	WSIAT	0.009
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.039
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.058
B.3 Accident Prevention	IAPA	0.029
B.4 TOTAL OVERHEAD EXPENSE	ES	0.293



RATE GROUP 524: CHEMICAL INDUSTRIES

	Overhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.223
B.2	Legislative Obligations		
•		WSIAT	0.010
*		Office of Worker Advisor	0.005
		Office of Employer Advisor	0.002
		OHSA	0.042
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.061
B.3	Accident Prevention	IAPA	0.030
B.4	TOTAL OVERHEAD EXPENSES		0.314



RATE GROUP 529: JEWELRY AND INSTRUMENTS

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.165
B.2 Legislative Obligations		
	WSIAT	0.007
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.002
	OHSA	0.031
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	0.044
B.3 Accident Prevention	IAPA	0.027
B.4 TOTAL OVERHEAD EXPENSE	S	0.237

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 533: SIGNS AND DISPLAYS

	Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Premium Rate Component
B.1	WSIB Administrative		0.407
B.2	Legislative Obligations		
		WSIAT	0.018
<i>e</i> ·		Office of Worker Advisor	0.009
		Office of Employer Advisor	0.003
		OHSA	0.077
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.005
		Sub-Total	0.112
B.3	Accident Prevention	IAPA	0.048
B.4	TOTAL OVERHEAD EXPENSE	S	0.567



RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Overhead Expens <u>Component</u>	Ses Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.515
B.2 Legislative Obligation	s	
	WSIAT	0.023
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.097
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.141
B.3 Accident Prevention	IAPA	0.062
B.4 TOTAL OVERHEAD EX	PENSES	0.718

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RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

	Overhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.316
B.2	Legislative Obligations		
•		WSIAT	0.014
700		Office of Worker Advisor	0.007
		Office of Employer Advisor	0.002
		OHSA	0.059
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.086
B.3	Accident Prevention	IAPA	0.037
B.4	TOTAL OVERHEAD EXPENSES		0.440



Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Premium Rate Component
B.1 WSIB Administrative		0.301
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.057
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.082
B.3 Accident Prevention	-	0.038
B.4 TOTAL OVERHEAD EXPENSE	ES	0.421



RATE GROUP 207: MEAT AND FISH PRODUCTS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.890		1.721	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.413)		(0.374)	
b. plus Transfer Charge	0.393		0.359	
3. NET NEW CLAIMS COST	1.871 1.871	46%	1.705	42%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.464		0.663	
2. Legislative Obligations	0.128		0.113	
3. Accident Prevention	0.056		0.061	
4. TOTAL OVERHEAD EXPENSES	0.648 0.648	16%	0.838 0.838	21%
C. UNFUNDED LIABILITY	1.289	32%	1.411	35%
D. (GAIN)/LOSS	0.250	%9	0.101	2%
E. TOTAL PREMIUM RATE (A+B+C+D)	4.06	100%	4.06	100%



RATE GROUP 210: POULTRY PRODUCTS

	2005 Premium Rate Per \$100 Of	Percentage of 2005	2004 Premium Rate Per \$100 Of	Percentage of 2004
Component	Insurable Earnings	Premium Rate	Insurable Earnings	Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.725		1.503	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.408)		(0.331)	
b. plus Transfer Charge	0.359		0.313	
3. NET NEW CLAIMS COST	1.677	46%	1.486	42%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.433		0.596	
2. Legislative Obligations	0.118		0.103	
3. Accident Prevention	0.052		0.055	
4. TOTAL OVERHEAD EXPENSES	0.605	17%	0.754	21%
C. UNFUNDED LIABILITY	1.156	32%	1.230	35%
D. (GAIN)/LOSS	0.224	%9	0.088	2%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.66	100%	3.56	100%



RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 30 Of Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST	0.827 (0.206) 0.172 0.793	0.793	43%	0.815 (0.200) 0.170 0.785	0.785	42%
 B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES 	0.294 0.079 0.034 0.409	0.409	22%	0.316 0.053 0.039 0.408	0.408	22%
C. UNFUNDED LIABILITY D. (GAIN)/LOSS		0.547	29%		0.650	34%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.86	100%		1.89	100%



RATE GROUP 216: DAIRY PRODUCTS

	2005 Premium Rate Per \$100 Of	Rate	Percentage of 2005	2004 Premium Rate Per \$100 Of	Rate Of	Percentage of 2004
Component	Insurable Earnings	ings	Premium Rate	Insurable Earnings	ings	Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.611			0.630		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.092)			(0.113)		
b. plus Transfer Charge	0.127			0.131		
3. NET NEW CLAIMS COST	0.646	0.646	45%	0.650	0.650	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.253			0.260		
2. Legislative Obligations	0.069			0.044		
3. Accident Prevention	0.031			0.036		
4. TOTAL OVERHEAD EXPENSES	0.354	0.354	23%	0.342	0.342	22%
C. UNFUNDED LIABILITY		0.445	75%		0.538	34%
D. (GAIN)/LOSS		0.087	%9		0.039	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.53	100%		1.57	100%



RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.834		1.707	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.406)		(0.417)	
b. plus Transfer Charge	0.381		0.356	
3. NET NEW CLAIMS COST	1.810 1.810	0 46%	1.647	45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.454		0.649	
2. Legislative Obligations	0.125		0.112	
3. Accident Prevention	0.054		0.059	
4. TOTAL OVERHEAD EXPENSES	0.634 0.634	4 16%	0.820 0.820	21%
C. UNFUNDED LIABILITY	1.248	8 32%	1.363	35%
D. (GAIN)/LOSS	0.242	6%	0.098	2%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.93	3 100%	3.93	100%



RATE GROUP 222: CONFECTIONERY

	2005 Premium Rate Per \$100 0f	o	Percentage of 2005	2004 Premium Rate Per \$100 Of	Rate	Percentage of 2004
Component	Insurable Earnings		Premium Rate	Insurable Earnings	ngs	Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.623			0.582		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.146)			(0.134)		
b. plus Transfer Charge	0.130			0.121		
3. NET NEW CLAIMS COST		0.607	42%	0.570	0.570	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.239			0.229		
2. Legislative Obligations	0.065			0.039		
3. Accident Prevention	0.030			0.034		
4. TOTAL OVERHEAD EXPENSES		0.334	23%	0.302	0.302	22%
C. UNFUNDED LIABILITY	0	0.419	29%		0.472	34%
D. (GAIN)/LOSS	0	0.081	%9	I	0.034	5%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.44	100%	"	1.38	100%



RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 00 Of Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 10 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	0.892			0.797		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.190)			(0.160)		
b. plus Transfer Charge	0.186			0.166		
3. NET NEW CLAIMS COST	0.889	0.889	43%	0.804	0.804	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.309			0.322		
2. Legislative Obligations	0.085			0.054		
3. Accident Prevention	0.036			0.039		
4. TOTAL OVERHEAD EXPENSES	0.430	0.430	21%	0.417	0.417	22%
C. UNFUNDED LIABILITY		0.613	30%		0.665	34%
D. (GAIN)/LOSS		0.119	%9		0.048	5%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.05	100%		1.93	100%



RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

	2005 Premium Rate Per \$100 Of	Percentage of 2005	2004 Premium Rate Per \$100 Of	Percentage of 2004
Component	Insurable Earnings	Premium Rate	Insurable Earnings	Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.656		0.658	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.129)		(0.130)	
b. plus Transfer Charge	0.136		0.137	
3. NET NEW CLAIMS COST	0.664	45%	0.666	41%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.261		0.267	
2. Legislative Obligations	0.071		0.045	
3. Accident Prevention	0.032		0.036	
4. TOTAL OVERHEAD EXPENSES	0.364 0.364	73%	0.349 0.349	22%
C. UNFUNDED LIABILITY	0.458	29%	0.551	34%
D. (GAIN)/LOSS	0.089	%9	0.040	2%
E. TOTAL PREMIUM RATE (A+B+C+D)	1.58	100%	1.61	100%

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RATE GROUP 230: ALCOHOLIC BEVERAGES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 30 Of Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ım Rate 5 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.544			0.497		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.080)			(0.092)		
b. plus Transfer Charge	0.113			0.104		
3. NET NEW CLAIMS COST	0.577	0.577	45%	0.510	0.510	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.227			0.205		
2. Legislative Obligations	0.062			0.035		
3. Accident Prevention	0.030			0.032		
4. TOTAL OVERHEAD EXPENSES	0.319	0.319	73%	0.272	0.272	22%
C. UNFUNDED LIABILITY		0.398	79%		0.422	34%
D. (GAIN)/LOSS		0.077	%9		0.031	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.37	100%		1.24	100%



RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

	2005 Premium Rate Per \$100 Of	ium Rate 00 Of	Percentage of 2005	2004 Premium Rate Per \$100 Of	n Rate Of	Percentage of 2004
Component	Insurable Earnings	Earnings	Premium Rate	Insurable Earnings	nings	Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.142			1.026		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.259)			(0.254)		
b. plus Transfer Charge	0.237			0.214		
3. NET NEW CLAIMS COST	1.121	1.121	44%	0.986	0.986	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.346			0.395		
2. Legislative Obligations	0.092			0.068		
3. Accident Prevention	0.041			0.044		
4. TOTAL OVERHEAD EXPENSES	0.482	0.482	19%	0.508	0.508	21%
C. UNFUNDED LIABILITY		0.773	31%		0.816	34%
D. (GAIN)/LOSS		0.150	%9		0.059	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.53	100%		2.37	100%

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RATE GROUP 237: TIRES AND TUBES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	U	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	Rate f ngs	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEE)	1.522			1.478		
a. <i>minus</i> Relief b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	(0.292) 0.316 1.547	1.547	46%	(0.259) 0.308 1.528	1.528	42%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.413 0.114 0.049 0.576	0.576	17%	0.612 0.106 0.056 0.774	0.774	21%
C. UNFUNDED LIABILITY	Ħ	1.066	31%		1.264	35%
D. (GAIN)/LOSS	0	0.207	%9		0.091	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.40	100%	11	3.66	100%



RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

	2005 Premium Rate Per \$100 Of	n Rate Of	Percentage of 2005	2004 Premium Rate Per \$100 Of	ım Rate 0 Of	Percentage of 2004
Component	Insurable Earnings	nings	Premium Rate	Insurable Earnings	arnings	Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.410			1.174		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.341)			(0.288)		
b. plus Transfer Charge	0.293			0.245		
3. NET NEW CLAIMS COST	1.363	1.363	45%	1.131	1.131	45%
B OVERHEAD EXPENSES						
1. WSIB Administrative	0.384			0.453		
2. Legislative Obligations	0.106			0.077		
3. Accident Prevention	0.045			0.047		
4. TOTAL OVERHEAD EXPENSES	0.535	0.535	18%	0.579	0.579	21%
C. UNFUNDED LIABILITY		0.939	31%		0.936	35%
D. (GAIN)/LOSS		0.182	%9		0.067	5%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.02	100%		2.71	100%

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RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate 00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief	0.957			0.845		
b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	0.998	866.0	44%	0.904	0.904	42%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.327 0.088 0.038 0.454	0.454	20%	0.363 0.062 0.042 0.467	0.467	22%
C. UNFUNDED LIABILITY		0.688	30%		0.748	34%
D. (GAIN)/LOSS		0.134	%9		0.054	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.27	100%		2.17	100%



RATE GROUP 261: PLASTIC FILM AND SHEETING

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	lgs	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 10 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST	0.760 (0.081) 0.158 0.838	80.00	4 3%	0.717 (0.112) 0.149	0.755	4
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.301 0.081 0.035 0.419	0.419	21%	0.303 0.051 0.038 0.393	0.393	22%
C. UNFUNDED LIABILITY		0.577	30%		0.625	34%
D. (GAIN)/LOSS	ı	0.112	%9		0.045	2%
E. TOTAL PREMIUM RATE (A+B+C+D)	- 1	1.95	100%		1.82	100%



RATE GROUP 263: OTHER PLASTIC PRODUCTS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST	2. 0.0000000000000000000000000000000000		030	
2. Second Injury Enhancement Fund (SIEF)	o o o o o o o o o o o o o o o o o o o		CO2:T	
a. minus Relief	(0.258)		(0.213)	
b. plus Transfer Charge	0.284		0.265	
3. NET NEW CLAIMS COST	1.395 1.395	45%	1.322	42%
D. OVERHEAD EAPENDED				
1. WSIB Administrative	0.389		0.530	
2. Legislative Obligations	0.107		0.091	
3. Accident Prevention	0.046		0.052	
4. TOTAL OVERHEAD EXPENSES	0.542 0.542	18%	0.673 0.673	3 21%
C. UNFUNDED LIABILITY	0.962	31%	1.094	35%
D. (GAIN)/LOSS	0.186	%9	0.079	2%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.09	100%	3.17	100%



RATE GROUP 273: TANNERIES AND LEATHER PRODUCTS

	2005 Premium Rate Per \$100 Of	ium Rate	Percentage of 2005	2004 Premium Rate Per \$100 Of		Percentage of 2004
Component	Insurable Earnings	arnings	Premium Rate	Insurable Earnings		Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.387			1.140		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.267)			(0.222)		
b. plus Transfer Charge	0.288			0.237		
3. NET NEW CLAIMS COST	1.408	1.408	45%	1.156 1.	1.156	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.391			0.463		
2. Legislative Obligations	0.107			0.080		
3. Accident Prevention	0.046			0.048		
4. TOTAL OVERHEAD EXPENSES	0.545	0.545	18%	0.592 0.	0.592	21%
C. UNFUNDED LIABILITY		0.971	31%	0	0.957	35%
D. (GAIN)/LOSS		0.188	%9	0	690.0	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.11	100%		2.77	100%



RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

	2005 Premium Rate Per \$100 Of	um Rate	Percentage of 2005	2004 Premium Rate Per \$100 Of	4 Premium Rate Per \$100 Of	Percentage of 2004	
Component	Insurable Earnings	arnings	Premium Rate	Insurable Earnings	Earnings	Premium Rate	
A. NEW CLAIMS COST							
1. GROSS NEW CLAIMS COST	1.702			1.523			
2. Second Injury Enhancement Fund (SIEF)							
a. minus Relief	(0.318)			(0.259)			
b. plus Transfer Charge	0.354			0.317			
3. NET NEW CLAIMS COST	1.738	1.738	46%	1.581	1.581	45%	
B. OVERHEAD EXPENSES							
1. WSIB Administrative	0.443			0.633			
2. Legislative Obligations	0.123			0.111			
3. Accident Prevention	0.053			0.058			
4. TOTAL OVERHEAD EXPENSES	0.618	0.618	16%	0.801	0.801	21%	
C. UNFUNDED LIABILITY		1.198	32%		1.309	% C	
)) i		
D. (GAIN)/LOSS		0.232	%9		0.094	2%	
E. TOTAL PREMIUM RATE (A+B+C+D)		3.79	100%		3.79	100%	



RATE GROUP 301: CLOTHING, FIBRE AND YARN

	2005 Premium Rate Per \$100 Of	d)	Percentage of 2005	2004 Premium Rate Per \$100 Of	e e	Percentage of 2004
Component	Insurable Earnings		Premium Rate	Insurable Earnings	(0)	Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.844			0.770		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.201)			(0.171)		
b. plus Transfer Charge	0.176			0.160		
3. NET NEW CLAIMS COST		0.820	43%	0.760	0.760	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.299			0.305		
2. Legislative Obligations	0.080			0.051		
3. Accident Prevention	0.035			0.038		
4. TOTAL OVERHEAD EXPENSES		0.415	22%		0.396	22%
C. UNFUNDED LIABILITY	0	0.565	30%	0	0.629	34%
D. (GAIN)/LOSS	0.	0.110	%9	0	0.045	2%
E. TOTAL PREMIUM RATE (A+B+C+D)	-	1 91	100%		1 00	7000
					i i	000



RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	nium Rate 00 Of Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	2.419			2.262		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.375)			(0.394)		
b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	0.503	2.547	47%	2.340	2.340	43%
B. OVERHEAD EXPENSES						
 WSIB Administrative Legislative Obligations 	0.570			0.811		
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.069	0.797	15%	0.076	1.028	19%
C. UNFUNDED LIABILITY		1.756	32%		1.937	%9E
D. (GAIN)/LOSS		0.340	%9		0.139	% %
E. TOTAL PREMIUM RATE (A+B+C+D)		5.44	100%		5.44	100%



RATE GROUP 311: WOODEN CABINETS

	2005 Premium Rate Per \$100 Of	Rate	Percentage of 2005	2004 Premium Rate Per \$100 Of	Rate f	Percentage of 2004
Component	Insurable Earnings	ings	Premium Rate	Insurable Earnings	ngs	Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.929			1.829		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.222)			(0.213)		
b. plus Transfer Charge	0.401			0.381		
3. NET NEW CLAIMS COST	2.109	2.109	46%	1.998	1.998	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.501			0.731		
2. Legislative Obligations	0.137			0.128		
3. Accident Prevention	0.060			0.068		
4. TOTAL OVERHEAD EXPENSES	0.700	0.700	15%	0.926	0.926	20%
C. UNFUNDED LIABILITY		1.453	32%		1.653	35%
O GAIN/I OSS		000	ò			
	•	0.282	%0	1	0.119	3%
E. TOTAL PREMIUM RATE (A+B+C+D)	н	4.54	100%	11	4.70	100%



RATE GROUP 312: WOODEN BOXES AND PALLETS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ate gs	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF)	3.278			3.055		
a. <i>minus</i> Relief b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	(0.316) 0.681 3.643	3.643	47%	(0.256) 0.637 3.437	3.437	44%
 B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES 	0.744 0.206 0.091 1.039	1.039	14%	1.069 0.185 0.102	1.356	71%
C. UNFUNDED LIABILITY		2.511	33%		2.844	36%
D. (GAIN)/LOSS		0.486	%9		0.204	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		7.68	100%		7.84	100%



RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

	2005 Premium Rate Per \$100 Of	Percentage of 2005	Ф Ф	2004 Premium Rate Per \$100 Of	Rate	Percentage of 2004
Component	Insurable Earnings	Premium Rate	ate	Insurable Earnings	ngs	Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.299			1.183		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.314)			(0.261)		
b. plus Transfer Charge	0.270			0.247		
3. NET NEW CLAIMS COST	1.255		45%	1.169	1.169	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.367			0.470		
2. Legislative Obligations	0.100			0.080		
3. Accident Prevention	0.043			0.048		
4. TOTAL OVERHEAD EXPENSES	0.511 0.511		18%	0.597	0.597	21%
C. UNFUNDED LIABILITY	0.865		31%		0.967	35%
D. (GAIN)/LOSS	0.168		%9		0.070	3%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.80	100%	%	II	2.80	100%

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RATE GROUP 323: METAL FURNITURE

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.005			806:0		
 Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 	(0.195)			(0.134)		
3. NET NEW CLAIMS COST	1.020	1.020	44%	0.964	0.964	42%
B. OVERHEAD EXPENSES	000			9000		
Legislative Obligations Accident Prevention	0.530			0.065		
4. TOTAL OVERHEAD EXPENSES	0.460	0.460	20%	0.496	0.496	21%
C. UNFUNDED LIABILITY		0.703	30%		0.798	34%
D. (GAIN)/LOSS		0.136	%9		0.058	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.32	100%		2.32	100%



RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	5 Premium Rate Per \$100 Of urable Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate .00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.733			1.650		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.245)			(0.270)		
b. plus Transfer Charge	0.360			0.344		
3. NET NEW CLAIMS COST	1.849	1.849	46%	1.725	1.725	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.460			0.667		
2. Legislative Obligations	0.128			0.115		
3. Accident Prevention	0.055			0.061		
4. TOTAL OVERHEAD EXPENSES	0.642	0.642	79%	0.844	0.844	21%
C. UNFUNDED LIABILITY		1,274	32%		1 428	ر بر
					ì	
D. (GAIN)/LOSS		0.247	%9		0.103	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.01	100%		4.10	100%



RATE GROUP 328: FURNITURE PARTS AND FIXTURES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	m Rate Of rnings	Percentage of 2005 Premium Rate	2004 Prer Per \$1 Insurable	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.506			1.384		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.201)			(0.195)		
b. plus Transfer Charge 3. NET NEW CLAIMS COST	0.313	1.618	46%	0.288	1.478	42%
R OVERHEAD EXPENSES						
1. WSIB Administrative	0.424			0.592		
2. Legislative Obligations3. Accident Prevention	0.051			0.055		
4. TOTAL OVERHEAD EXPENSES	0.592	0.592	17%	0.750	0.750	21%
C. UNFUNDED LIABILITY		1.115	31%		1.223	35%
D. (GAIN)/LOSS		0.216	%9		0.088	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.54	100%		3.54	100%



RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

	2005 Premium Rate Per \$100 Of	late	Percentage of 2005	2004 Premium Rate Per \$100 Of	ø	Percentage of 2004
Component	Insurable Earnings	ıgs	Premium Rate	Insurable Earnings		Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.624			0.599		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.128)			(0.123)		
b. plus Transfer Charge	0.130			0.125		
3. NET NEW CLAIMS COST	0.626	0.626	45%		0.602	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.246			0.241		
2. Legislative Obligations	0.067			0.041		
3. Accident Prevention	0.031			0.034		
4. TOTAL OVERHEAD EXPENSES	0.344	0.344	23%	0.317 0.	0.317	22%
C. UNFUNDED LIABILITY		0.432	%67	·O	0.498	34%
D. (GAIN)/LOSS	1	0.084	%9	0	0.036	5%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.49	100%		1.45	100%



RATE GROUP 335: PUBLISHING

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ate	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	0.241			0.256		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST	(0.048) 0.050 0.243	0.243	41%	(0.066) 0.053 0.244	0.244	41%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.095 0.025 0.023 0.145	0.145	25%	0.097 0.016 0.026 0.141	0.141	24%
C. UNFUNDED LIABILITY		0.167	28%		0.202	34%
D. (GAIN)/LOSS		0.033	%9		0.015	% m
E. TOTAL PREMIUM RATE (A+B+C+D)	l,	0.59	100%		09:0	100%



RATE GROUP 338: FOLDING CARTONS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Rate f ings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	0.751			0.702		
2. Second Injury Enhancement Fund (SIEF)a. minus Reliefb. plus Transfer Charge	(0.104)			(0.114)		
3. NET NEW CLAIMS COST B. OVERHEAD EXPENSES	0.803	0.803	43%	0.734	0.734	41%
 WSIB Administrative Legislative Obligations Accident Prevention 	0.296 0.080 0.034			0.295 0.050 0.038		
4. TOTAL OVERHEAD EXPENSES	0.411	0.411	22%	0.383	0.383	22%
C. UNFUNDED LIABILITY		0.554	79%		0.608	34%
D. (GAIN)/LOSS		0.108	%9		0.044	5%
E. TOTAL PREMIUM RATE (A+B+C+D)	"	1.88	100%		1.77	100%



RATE GROUP 341: PAPER PRODUCTS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ite	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 00 Of :arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF)	1.128			0.933		
a. <i>minus</i> Relief b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	(0.230) 0.235 1.134	1.134	44%	(0.167) 0.194 0.961	0.961	42%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.348 0.093 0.041 0.484	0.484	19%	0.385 0.065 0.043 0.495	0.495	21%
C. UNFUNDED LIABILITY		0.781	31%		0.795	34%
D. (GAIN)/LOSS	1	0.152	%9		0.057	2%
E. TOTAL PREMIUM RATE (A+B+C+D)	-	2.55	100%		2.31	100%



RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 10 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	0.948			0.859		
2. Second Injury Enhancement Fund (SIEF)	(2020)			(0.187)		
b. plus Transfer Charge	0.197			0.179		
3. NET NEW CLAIMS COST	0.943	0.943	44%	0.852	0.852	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.317			0.342		
2. Legislative Obligations	0.086			0.058		
3. Accident Prevention	0.037			0.040		
4. TOTAL OVERHEAD EXPENSES	0.442	0.442	20%	0.440	0.440	21%
C. UNFUNDED LIABILITY		0.650	30%		0.705	34%
D. (GAIN)/LOSS		0.126	%9		0.051	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.16	100%		2.05	100%



RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 30 Of Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 30 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST	1.699 (0.302) 0.353 1.751	1.751	46%	1.750 (0.386) 0.365 1.729	1.729	42%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.446 0.122 0.053 0.621	0.621	16%	0.668 0.115 0.061 0.845	0.845	21%
C. UNFUNDED LIABILITY		1.207	32%		1.431	35%
D. (GAIN)/LOSS		0.234	%9		0.103	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.81	100%		4.11	100%

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RATE GROUP 361: NON-FERROUS METAL INDUSTRIES *

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Rate f ngs	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST	0			2 0 1 1		
T. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF)	T.108			1.015		
a. minus Relief	(0.264)			(0.147)		
b. plus Transfer Charge	0.243			0.212		
3. NET NEW CLAIMS COST	1.148	1.148	44%	1.080	1.080	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.350			0.433		
2. Legislative Obligations	0.095			0.073		
3. Accident Prevention	0.041			0.046		
4. TOTAL OVERHEAD EXPENSES	0.487	0.487	767	0.554	0.554	21%
CHINELINDED LIABILITY		0 704	27%		7000	0000
		10.00	0/10		0.00	0,00
D. (GAIN)/LOSS		0.153	%9		0.064	2%
E. TOTAL PREMIUM RATE (A+B+C+D)	"	2.58	100%		2.59	100%

^{*} Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.



RATE GROUP 370: METAL TANKS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 30 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST	2.253 (0.399) 0.468 2.323	2.323	47%	1.874 (0.243) 0.391 2.022	2.022	43%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.536 0.148 0.065 0.748	0.748	15%	0.738 0.128 0.068 0.933	0.933	20%
C. UNFUNDED LIABILITY		1.601	32%		1.673	35%
D. (GAIN)/LOSS		0.310	%9		0.120	%6
E. TOTAL PREMIUM RATE (A+B+C+D)		4.98	100%		4.75	100%



RATE GROUP 374: DOORS AND WINDOWS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.549			1.469		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.269)			(0.242)		
b. plus Transfer Charge 3. NET NEW CLAIMS COST	0.322	1.602	46%	0.306	1.533	45%
B. OVERHEAD EXPENSES						
WSIB Administrative Legislative Obligations	0.422			0.614		
3. Accident Prevention	0.050			0.057	1	è
4. TOTAL OVERHEAD EXPENSES	0.588	0.588	17%	0.778	0.778	21%
C. UNFUNDED LIABILITY		1.104	31%		1.269	35%
D. (GAIN)/LOSS		0.214	%9		0.091	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.51	100%		3.67	100%



RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Im Rate 5 Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate .00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST	1.871 (0.331) 0.389 1.929	1.929	46%	1.694 (0.325) 0.353 1.722	1.722	42 %
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.474 0.130 0.057 0.661	0.661	16%	0.666 0.115 0.061 0.843	0.843	21%
C. UNFUNDED LIABILITY		1.330	32%		1.425	35%
D. (GAIN)/LOSS		0.258	%9		0.102	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.18	100%		4.09	100%



RATE GROUP 377: COATING OF METAL PRODUCTS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Rate f ings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate .00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.728			1.629		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.301)			(0.306)		
b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	0.359	1.787	46%	0.339	1.663	42%
B. OVERHEAD EXPENSES						
 WSIB Administrative Legislative Obligations 	0.451			0.653		
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.054	0.629	16%	0.060	0.826	21%
C. UNFUNDED LIABILITY		1.232	32%		1.376	35%
D. (GAIN)/LOSS		0.239	%9		0.099	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.89	100%		3.96	100%



RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	iate gs	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 30 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief	1.046			0.933		
b. plus Transfer Charge 3. NET NEW CLAIMS COST D. OVEDLIEAD EXPENSES	1.047	1.047	44%	0.958	0.958	45%
1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.335 0.090 0.039 0.465	0.465	20%	0.384 0.065 0.043 0.493	0.493	21%
C. UNFUNDED LIABILITY		0.722	30%		0.793	34%
D. (GAIN)/LOSS		0.140	%9		0.057	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.37	100%		2.30	100%



RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rat Per \$100 Of Insurable Earnings	5 Premium Rate Per \$100 Of urable Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate .00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST 4. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.678 (0.111) 0.141 0.708 0.076 0.032 0.032	0.708	42%	0.654 (0.110) 0.136 0.680 0.047 0.036 0.356	0.680	41%
C. UNFUNDED LIABILITY		0.488	59%		0.563	34%
D. (GAIN)/LOSS		0.095	%9		0.041	%8
E. TOTAL PREMIUM RATE (A+B+C+D)		1.68	100%		1.64	100%

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RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Rate f ings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF)	1.082			0.930		
a. <i>minus</i> Relief b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	(0.199) 0.225 1.109	1.109	44%	(0.175) 0.194 0.950	0.950	42%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.345 0.092 0.040 0.478	0.478	19%	0.382 0.064 0.043 0.490	0.490	21%
C. UNFUNDED LIABILITY		0.764	31%		0.786	34%
D. (GAIN)/LOSS		0.148	%9		0.057	%8
E. TOTAL PREMIUM RATE (A+B+C+D)		2.50	100%		2.28	100%



RATE GROUP 385: MACHINE SHOPS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.019			0.972		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.176)			(0.179)		
b. plus Transfer Charge	0.212			0.203		
3. NET NEW CLAIMS COST		1.054	44%	0.996	0.996	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.336			0.400		
2. Legislative Obligations	060.0			0.069		
3. Accident Prevention	0.039			0.044		
4. TOTAL OVERHEAD EXPENSES	0.467	0.467	20%	0.512	0.512	21%
C. UNFUNDED LIABILITY	0	0.727	30%		0.824	34%
D. (GAIN)/LOSS	Ö	0.141	%9		0.059	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.39	100%		2.39	100%



RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Rate of ings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	4 Premium Rate Per \$100 Of urable Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.453			1.354		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.245)			(0.280)		
b. plus Transfer Charge	0.302			0.282		
3. NET NEW CLAIMS COST	1.510	1.510	45%	1.356	1.356	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.408			0.545		
2. Legislative Obligations	0.112			0.093		
3. Accident Prevention	0.048			0.052		
4. TOTAL OVERHEAD EXPENSES	0.567	0.567	17%	0.690	0.690	21%
C. UNFUNDED LIABILITY		1.041	31%		1.123	35%
D. (GAIN)/LOSS		0.202	%9		0.081	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.32	100%		3.25	100%



RATE GROUP 389: METAL CLOSURES AND CONTAINERS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Rate If Ings	Percentage of 2005 Premlum Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	m Rate) Of irnings	Percentage of 2004 Premlum Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF)	1.119			1.115		
a. <i>minus</i> Relief b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	(0.228) 0.233 1.123	1.123	44%	(0.230) 0.232 1.118	1.118	42%
 B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES 	0.347 0.093 0.041 0.482	0.482	19%	0.449 0.076 0.047 0.573	0.573	21%
C. UNFUNDED LIABILITY		0.774	31%		0.925	35%
D. (GAIN)/LOSS	,	0.150	%9		0.067	3%
E. TOTAL PREMIUM RATE (A+B+C+D)	"	2.53	100%		2.68	100%



RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS *

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	m Rate) Of irnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 10 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF)	1.168			1.086		
a. <i>minus</i> Relief b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	(0.264) 0.243 1.148	1.148	44%	(0.237) 0.226 1.075	1.075	42%
B. OVERHEAD EXPENSES 1. WSIB Administrative	0.350			0.431		
2. Legislative Obligations3. Accident Prevention4. TOTAL OVERHEAD EXPENSES	0.095	0.487	19%	0.073	0.552	21%
C. UNFUNDED LIABILITY		0.791	31%		0.890	34%
D. (GAIN)/LOSS		0.153	%9		0.064	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.58	100%		2.58	100%

Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.



RATE GROUP 393: WIRE PRODUCTS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	95 Premium Rate Per \$100 Of turable Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 00 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST	1.283 (0.289) 0.267 1.261	1.261	45%	1.059 (0.222) 0.221 1.059	1.059	42%
 B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES 	0.368 0.100 0.043 0.512	0.512	18%	0.425 0.072 0.045 0.543	0.543	21%
C. UNFUNDED LIABILITY		0.869	31%		0.876	34%
D. (GAIN)/LOSS		0.169	%9		0.063	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.81	100%		2.54	100%



RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 30 Of Earnings	Percentage of 2005 Premium Rate	2004 Prer Per \$2 Insurable	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST	0.905 (0.208) 0.188 0.886	0.88	43%	0.840 (0.181) 0.175 0.834	0.834	41%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.308 0.085 0.036 0.430	0.430	21%	0.335 0.056 0.040 0.432	0.432	21%
C. UNFUNDED LIABILITY		0.611	30%		0.690	34%
D. (GAIN)/LOSS		0.119	%9		0.050	5%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.05	100%		2.01	100%



RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention	0.628 (0.133) 0.131 0.626 0.067 0.031	0.626	45% %	0.615 (0.126) 0.128 0.617 0.042 0.035	0.617	41%
4. TOTAL OVERHEAD EXPENSES	0.344	0.344	23%	0.325	0.325	22%
C. UNFUNDED LIABILITY		0.432	75%		0.511	34%
D. (GAIN)/LOSS		0.084	%9		0.037	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.49	100%		1.49	100%



RATE GROUP 406: ELEVATORS AND ESCALATORS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Rate Of nings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 10 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.180			1.205		
 Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 	(0.289)			(0.332)		
3. NET NEW CLAIMS COST	1.137	1.137	44%	1.125	1.125	45%
B. OVERHEAD EXPENSES						
WSIB Administrative Legislative Obligations	0.348			0.451		
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.041	0.485	19%	0.576	0.576	21%
C. UNFUNDED LIABILITY		0.784	31%		0.931	34%
D. (GAIN)/LOSS		0.152	%9		0.067	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.56	100%		2.70	100%



RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

	2005 Premium Rate Per \$100 Of		Percentage of 2005	2004 Premium Rate Per \$100 Of	n Rate Of	Percentage of 2004
Component	Insurable Earnings	- P	Premium Rate	Insurable Earnings	nings	Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.021			0.935		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.279)			(0.246)		
b. plus Transfer Charge	0.212			0.195		
3. NET NEW CLAIMS COST		0.955	44%	0.885	0.885	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.320			0.355		
2. Legislative Obligations	0.087			0.061		
3. Accident Prevention	0.037			0.041		
4. TOTAL OVERHEAD EXPENSES	0.445 0.4	0.445	20%	0.457	0.457	21%
C. UNFUNDED LIABILITY	0.6	0.659	30%		0.732	34%
D. (GAIN)/LOSS	0.128	28	%9		0.053	2%
E. TOTAL PREMIUM RATE (A+B+C+D)	2	2.19	100%		2.13	100%



RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

	2005 Premium Rate Per \$100 Of	um Rate 0 Of	Percentage of 2005	2004 Premium Rate Per \$100 Of	ium Rate	Percentage of 2004
Component	Insurable Earnings	arnings	Premium Rate	Insurable Earnings	arnings	Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.444			1.351		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.395)			(0.341)		
b. plus Transfer Charge	0.300			0.282		
3. NET NEW CLAIMS COST	1.350	1.350	45%	1.292	1.292	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.382			0.519		
2. Legislative Obligations	0.105			0.089		
3. Accident Prevention	0.045			0.051		
4. TOTAL OVERHEAD EXPENSES	0.532	0.532	18%	0.659	0.659	21%
C. UNFUNDED LIABILITY		0.930	31%		1.070	35%
D. (GAIN)/LOSS		0.180	%9		0.077	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.99	100%		3.10	100%



RATE GROUP 417: AIRCRAFT MANUFACTURING

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Rate f Ings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	0.522			0.469		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.136)			(0.128)		
b. plus Transfer Charge	0.108	0.494	42%	0.098	0.439	41%
B OVERHEAD EXPENSES						
1. WSIB Administrative	0.195			0.176		
Z. Legislative Unilgations3. Accident Prevention	0.028			0.031		
4. TOTAL OVERHEAD EXPENSES	0.275	0.275	23%	0.238	0.238	22%
C. UNFUNDED LIABILITY		0.341	29%		0.364	34%
D. (GAIN)/LOSS		0.066	%9		0.026	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.18	100%		1.07	100%



RATE GROUP 419: MOTOR VEHICLE ASSEMBLY *

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge	1.168 (0.264) 0.243		1.086 (0.237)	
3. NET NEW CLAIMS COST B. OVERHEAD EXPENSES	1.148	8 44%	1.075	42%
 WSIB Administrative Legislative Obligations Accident Prevention TOTAL OVERHEAD EXPENSES 	0.350 0.095 0.041 0.487	7 19%	0.431 0.073 0.046 0.552 0.552	21%
C. UNFUNDED LIABILITY	0.791	1 31%	0.890	34%
D. (GAIN)/LOSS	0.153	93	0.064	2%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.58	100%	2.58	100%

^{*} Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.



RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	m Rate) Of rnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.670			0.652		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.179)			(0.177)		
b. plus Transfer Charge	0.139			0.136		
3. NET NEW CLAIMS COST	0.630	0.630	45%	0.610	0.610	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.247			0.245		
2. Legislative Obligations	0.068			0.042		
3. Accident Prevention	0.031			0.035		
4. TOTAL OVERHEAD EXPENSES	0.346	0.346	23%	0.322	0.322	22%
C. UNFUNDED LIABILITY		0.435	29%		0.505	34%
GAIN/I OSS		0.084	%		0.037	%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.50	100%		1.47	100%



RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT *

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	m Rate) Of irnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	lum Rate 30 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST	1.168 (0.264) 0.243 1.148	1.148	44 %	1.086 (0.237) 0.226 1.075	1.075	45%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.350 0.095 0.041 0.487	0.487	19%	0.431 0.073 0.046 0.552	0.552	21%
C. UNFUNDED LIABILITY		0.791	31%		0.890	34%
D. (GAIN)/LOSS		0.153	% 9		0.064	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.58	100%		2.58	100%

^{*} Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.

RATE GROUP 424: MOTOR VEHICLE STAMPINGS *

	2005 Premium Rate Per \$100 Of	ate	Percentage of 2005	2004 Premium Rate Per \$100 Of	n Rate Of	Percentage of 2004
Component	Insurable Earnings	gs	Premium Rate	Insurable Earnings	nings	Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.168			1.086		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.264)			(0.237)		
b. plus Transfer Charge	0.243			0.226		
3. NET NEW CLAIMS COST	1.148	1.148	44%	1.075	1.075	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.350			0.431		
2. Legislative Obligations	0.095			0.073		
3. Accident Prevention	0.041			0.046		
4. TOTAL OVERHEAD EXPENSES	0.487	0.487	767	0.552	0.552	21%
C. UNFUNDED LIABILITY		0.791	31%		0.890	34%
		7	ò		400	ò
D. (GAIIN)/ LOSS		0.153	%0		0.004	7%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.58	100%		2.58	100%

^{*} Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.



RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES *

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ate gs	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 00 Of Earnings	Percentage of 2004 Premium Rate
 A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES 	1.168 (0.264) 0.243 1.148 0.350 0.095 0.041	1.148	44%	1.086 (0.237) 0.226 1.075 0.0431 0.046 0.046	0.552	42%
C. UNFUNDED LIABILITY		0.791	31%		0.890	34%
D. (GAIN)/LOSS		0.153	%9		0.064	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.58	700%		2.58	100%

^{*} Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.



RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	um Rate 10 Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief	1.012			0.941		
3. NET NEW CLAIMS COST D. OVEDLEAD EXPENSES	1.023	1.023	44 %	0.955	0.955	42%
1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.331 0.090 0.039	0.460	%0 <i>c</i>	0.383 0.064 0.043	0 4 9 2	91%
C. UNFUNDED LIABILITY		0.706	%0 E		0.790	34%
D. (GAIN)/LOSS		0.137	%9		0.057	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.33	100%		2.29	100%



RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

	2005 Premium Rate Per \$100 Of	Percentage of 2005	ntage 005	2004 Premium Rate Per \$100 Of	Rate of	Percentage of 2004
Component	Insurable Earnings	Premium Rate	m Rate	Insurable Earnings	ings	Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.841			1.491		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.521)			(0.409)		
b. plus Transfer Charge	0.383			0.311		
3. NET NEW CLAIMS COST	1.703	က	46 %	1.394	1.394	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.438			0.559		
2. Legislative Obligations	0.120			960.0		
3. Accident Prevention	0.052			0.053		
4. TOTAL OVERHEAD EXPENSES	0.610 0.610	0	16%	0.708	0.708	21%
C. UNFUNDED LIABILITY	1.174	4	32%		1.153	35%
D. (GAIN)/LOSS	0.228	ω	%9		0.083	2%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.72	11	100%		3.34	100%



RATE GROUP 442: RAILROAD ROLLING STOCK

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 30 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST	1.036 (0.270) 0.215 0.982	0.982	44%	0.973 (0.218) 0.203 0.958	0.958	42%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.324 0.087 0.038 0.451	0.451	20%	0.384 0.065 0.043	0.493	21%
C. UNFUNDED LIABILITY		0.677	30%		0.793	34%
D. (GAIN)/LOSS		0.131	%9		0.057	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.24	100%		2.30	100%



RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	m Rate Of rnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	Rate Of iings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief	0.993			0.827		
b. plus Transfer Charge 3. NET NEW CLAIMS COST	0.206	1.047	44%	0.172	0.893	42%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.335 0.090 0.039 0.465	0.465	20%	0.358 0.061 0.041	0.461	21%
C. UNFUNDED LIABILITY		0.722	30%		0.739	34%
D. (GAIN)/LOSS		0.140	%9 9		0.053	5%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.37	100%		2.15	100%



RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	m Rate 0 of rnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
 GROSS NEW CLAIMS COST Second Injury Enhancement Fund (SIEF) 	0.891			0.847		
a. <i>minu</i> s Relief b. <i>plu</i> s Transfer Charge	(0.169)			(0.155)		
3. NET NEW CLAIMS COST	0.908	0.908	43%	0.868	0.868	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.312			0.348		
2. Legislative Obligations3. Accident Prevention	0.036			0.059		
4. TOTAL OVERHEAD EXPENSES	0.434	0.434	21%	0.449	0.449	21%
C. UNFUNDED LIABILITY		0.626	30%		0.719	34%
D. (GAIN)/LOSS		0.121	%9		0.052	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.09	100%		2.09	100%



RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	nium Rate 00 Of Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 00 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.127			0.114		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.025)			(0.022)		
b. plus Transfer Charge	0.026			0.024		
3. NET NEW CLAIMS COST	0.129	0.129	40%	0.116	0.116	39%
R OVERHEAD EXPENSES						
				(
1. WSIB Administrative	0.050			0.045		
2. Legislative Obligations	0.013			800.0		
3. Accident Prevention	0.021			0.023		
4. TOTAL OVERHEAD EXPENSES	0.086	0.086	27%	0.078	0.078	26%
C. UNFUNDED LIABILITY		0.089	28%		0.096	32%
D. (GAIN)/LOSS		0.018	%9		0.007	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.32	100%		0.30	100%



RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Rate of ings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	0.542			0.488		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.123)			(0.114)		
b. plus Transfer Charge 3. NET NEW CLAIMS COST	0.113	0.532	42%	0.102	0.476	41%
B. OVERHEAD EXPENSES						
 WSIB Administrative Legislative Obligations 	0.209			0.191		
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.029	0.295	23%	0.031	0.255	22%
C. UNFUNDED LIABILITY		0.367	75%		0.394	34%
D. (GAIN)/LOSS		0.071	%9		0.029	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.27	100%		1.15	100%



RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 00 Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST	2.023 (0.444) 0.421 2.000	2.000	46%	1.783 (0.518) 0.372 1.637	1.637	42%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.484 0.134 0.058 0.676	0.676	16%	0.646 0.112 0.059 0.817	0.817	21%
C. UNFUNDED LIABILITY		1.379	32%		1.354	35%
D. (GAIN)/LOSS		0.267	%9		0.097	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.32	100%		3.91	100%



RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.407		2.266	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.536)		(0.520)	
b. plus Transfer Charge	0.500		0.472	
3. NET NEW CLAIMS COST	2.371	47%	2.219	43%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.543		0.784	
2. Legislative Obligations	0.150		0.136	
3. Accident Prevention	0.066		0.073	
4. TOTAL OVERHEAD EXPENSES	0.758 0.758	15%	0.992 0.992	19%
C. UNFUNDED LIABILITY	1.635	32%	1.836	35%
D. (GAIN)/LOSS	0.317	%9	0.132	3%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.08	100%	5.18	100%



RATE GROUP 497: READY-MIX CONCRETE

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.786		1.651	
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.510)		(0.492)	
b. <i>plu</i> s Transfer Charge 3. NET NEW CLAIMS COST	0.371 1.648 1.648	3 46%	0.344	42%
B. OVERHEAD EXPENSES 1 WSIR Administrative	0.429		0	
2. Legislative Obligations 3. Accident Prevention	0.116 0.050		0.104	
4. TOTAL OVERHEAD EXPENSES	0.597	17%	0.760 0.760	21%
C. UNFUNDED LIABILITY	1.136	32%	1.244	35%
D. (GAIN)/LOSS	0.220	%9	0.089	2%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.60	100%	3.60	100%



RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST				
GROSS NEW CLAIMS COST Second Injury Enhancement Fund (SIFF)	1.016		0.969	
a. minus Relief	(0.181)		(0.163)	
b. plus Transfer Charge	0.211		0.202	
3. NET NEW CLAIMS COST	1.046	44%	1.009	42%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.335		0,405	
2. Legislative Obligations	0.090		0.069	
3. Accident Prevention	0.039		0.044	
4. TOTAL OVERHEAD EXPENSES	0.465	20%	0.518 0.518	21%
C. UNFUNDED LIABILITY	0.721	30%	0.835	35%
D. (GAIN)/LOSS	0.140	%9	090'0	2%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.37	100%	2.42	100%



RATE GROUP 502: GLASS PRODUCTS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	m Rate of rnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST	1.145 (0.290) 0.238 1.093	1.093	44%	1.084 (0.321) 0.226 0.990	066.0	42%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.342 0.091 0.040 0.475	0.475	19%	0.396 0.068 0.044 0.509	0.509	21%
C. UNFUNDED LIABILITY		0.753	30%		0.819	34%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.47	100%		0.059	100%



RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Rate f ings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 30 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	0.322			0.297		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.038)			(0.031)		
b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	0.067	0.352	42%	0.062	0.328	41%
B. OVERHEAD EXPENSES						
 WSIB Administrative Legislative Obligations 	0.138			0.132		
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.025	0.201	24%	0.028	0.183	23%
C. UNFUNDED LIABILITY		0.243	59%		0.272	34%
D. (GAIN)/LOSS		0.047	%9		0.020	3%
E. TOTAL PREMIUM RATE (A+B+C+D)	"	0.84	100%		0.80	100%



RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	im Rate) Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	0.585			0.589		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.101)			(0.103)		
b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	0.122	0.605	45%	0.609	0.609	41%
B. OVERHEAD EXPENSES						
 WSIB Administrative Legislative Obligations 	0.238			0.245		
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.030	0.333	23%	0.035	0.322	22%
C. UNFUNDED LIABILITY		0.417	29%		0.504	34%
D. (GAIN)/LOSS		0.081	%9		0.037	%6
E. TOTAL PREMIUM RATE (A+B+C+D)		1.44	100%		1.47	100%



RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

Component	2005 Prer Per \$: Insurable	2005 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate .00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.208			0.187		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.027)			(0.024)		
b. plus Transfer Charge	0.043			0.039		
3. NET NEW CLAIMS COST	0.224	0.224	41%	0.203	0.203	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.089			0.081		
2. Legislative Obligations	0.024			0.013		
3. Accident Prevention	0.023			0.025		
4. TOTAL OVERHEAD EXPENSES	0.135	0.135	72%	0.121	0.121	24%
		1				
C. UNFUNDED LIABILITY		0.155	29%		0.168	34%
D. (GAIN)/I OSS		0000	% 9		070	\o <u>c</u>
		0.030	0.0		0.012	0/,7
E. TOTAL PREMIUM RATE (A+B+C+D)		0.54	100%		0.50	100%



RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate 00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	0.507			0.483		
a. minus Relief b. plus Transfer Charge	(0.086)			(0.089)		
3. NET NEW CLAIMS COST B. OVERHEAD EXPENSES	0.527	0.527	42 %	0.495	0.495	41%
 WSIB Administrative Legislative Obligations Accident Prevention 	0.206 0.058 0.029			0.198 0.034 0.032		
4. TOTAL OVERHEAD EXPENSES	0.293	0.293	23%	0.265	0.265	22%
C. UNFUNDED LIABILITY		0.363	59 %		0.410	34%
D. (GAIN)/LOSS		0.071	%9		0.030	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.25	100%		1.20	100%



RATE GROUP 524: CHEMICAL INDUSTRIES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ım Rate 5 Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate .00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.533			0.478		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.076)			(0.080)		
b. plus Transfer Charge	0.111			0.100		
3. NET NEW CLAIMS COST	0.568	0.568	42%	0.498	0.498	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.223			0.200		
2. Legislative Obligations	0.061			0.034		
3. Accident Prevention	0.030			0.032		
4. TOTAL OVERHEAD EXPENSES	0.314	0.314	23%	0.266	0.266	22%
C. UNFUNDED LIABILITY		0.392	29%		0.412	34%
D. (GAIN)/LOSS		0.076	%9		0.030	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.35	100%		1.21	100%



RATE GROUP 529; JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	m Rate Of rnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ım Rate 3 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention	0.398 (0.062) 0.083 0.420 0.165 0.044	0.420	45%	0.388 (0.065) 0.081 0.405 0.028 0.030	0.405	41%
4. TOTAL OVERHEAD EXPENSES	0.237	0.237	24%	0.220	0.220	22%
C. UNFUNDED LIABILITY		0.289	29%		0.335	34%
D. (GAIN)/LOSS		0.056	%9		0.024	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.00	100%		0.98	700%

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RATE GROUP 533: SIGNS AND DISPLAYS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	m Rate I Of rnings	Percentage of 2004 Premium Rate
 A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES 	1.400 (0.184) 0.291 1.508 0.407 0.048 0.048	1.508	45%	1.388 (0.202) 0.289 1.476 0.591 0.103 0.055	1.476	42%
C. UNFUNDED LIABILITY D. (GAIN)/LOSS		1.039	31%		1.221	35%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.32	100%		3.53	100%



RATE GROUP 538: SPORTING GOODS AND TOYS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	4 Premium Rate Per \$100 Of urable Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	2.105 (0.354) 0.438 2.189 0.515 0.062 0.718	2.189	46%	1.870 (0.256) 0.390 2.004 0.128 0.068	2.004	43%
C. UNFUNDED LIABILITY		1.509	35%		1.658	35%
D. (GAIN)/LOSS		0.292	%9		0.119	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.71	100%		4.71	100%



RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	9 6	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 10 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.892			0.814		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.146)			(0.094)		
b. plus Transfer Charge	0.185			0.170		
3. NET NEW CLAIMS COST		0.932	44%	0.890	0.890	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.316			0.357		
2. Legislative Obligations	0.086			0.061		
3. Accident Prevention	0.037			0.041		
4. TOTAL OVERHEAD EXPENSES		0.440	21%	0.460	0.460	21%
VET HIGHER CONTINUES OF STATE					1	4
C. ONFONDED LIABILITY	D	0.642	%0£		0.737	34%
D. (GAIN)/LOSS	0	0.125	%9		0.053	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.14	100%		2.14	100%

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate
1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF)	0.974		0.891	
a. <i>minu</i> s Relief b. <i>plu</i> s Transfer Charge	(0.199)			
S. NET NEW CLAIMS COST B. OVERHEAD EXPENSES 1. WSIB Administrative	0.301	% 4 4%	0.356	%2.
 Legislative Obligations Accident Prevention TOTAL OVERHEAD EXPENSES 	0.038 0.421 0.421	19%	0.061 0.041 0.458 0.458	21%
C. UNFUNDED LIABILITY	0.674	31%	0.742	35%
D. (GAIN)/LOSS	0.131	%9	0.054	3%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.20	100%	2.15	100%



Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

		New				2005
Rate		Claims		Unfunded		Premium
Group	Description	Cost	Overhead	Liability	(Gain)/Loss	Rate
		(\$)	(\$)	(\$)	(\$)	(\$)
207	MEAT AND FISH PRODUCTS	1.871	0.648	1.289	0.250	4.06
210	POULTRY PRODUCTS	1.677	0.605	1.156	0.224	3.66
214	FRUIT AND VEGETABLE PRODUCTS	0.793	0.409	0.547	0.106	1.86
216	DAIRY PRODUCTS	0.646	0.354	0.445	0.087	1.53
220	OTHER BAKERY PRODUCTS	1.810	0.634	1.248	0.242	3.93
222	CONFECTIONERY	0.607	0.334	0.419	0.081	1.44
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	0.889	0.430	0.613	0.119	2.05
226	CRUSHED AND GROUND FOODS	0.664	0.364	0.458	0.089	1.58
230	ALCOHOLIC BEVERAGES	0.577	0.319	0.398	0.077	1.37
231	SOFT DRINKS	1.121	0.482	0.773	0.150	2.53
237	TIRES AND TUBES	1.547	0.576	1.066	0.207	3.40
238	OTHER RUBBER PRODUCTS	1.363	0.535	0.939	0.182	3.02
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	0.998	0.454	0.688	0.134	2.27
261	PLASTIC FILM AND SHEETING	0.838	0.419	0.577	0.112	1.95
263	OTHER PLASTIC PRODUCTS	1.395	0.542	0.962	0.186	3.09
273	TANNERIES AND LEATHER PRODUCTS	1.408	0.545	0.971	0.188	3.11
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	1.738	0.618	1.198	0.232	3.79
301	CLOTHING, FIBRE AND YARN	0.820	0.415	0.565	0.110	1.91
308	MILLWORK AND OTHER WOOD INDUSTRIES	2.547	0.797	1.756	0.340	5.44
311	WOODEN CABINETS	2.109	0.700	1.453	0.282	4.54
312	WOODEN BOXES AND PALLETS	3.643	1.039	2.511	0.486	7.68
322	UPHOLSTERED FURNITURE	1.255	0.511	0.865	0.168	2.80
323	METAL FURNITURE	1.020	0.460	0.703	0.136	2.32
325	WOODEN AND OTHER NON-METAL FURNITURE	1.849	0.642	1.274	0.247	4.01
Secti	Section 6D - © WSIB Ontario					.53



Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

		New				2002
Rate		Claims		Unfunded		Premium
Group	Description	Cost	Overhead	Liability	(Gain)/Loss	Rate
		(\$)	(\$)	(\$)	(\$)	(\$)
328	FURNITURE PARTS AND FIXTURES	1.618	0.592	1.115	0.216	3.54
333	PRINTING, PLATEMAKING AND BINDING	0.626	0.344	0.432	0.084	1.49
335	PUBLISHING	0.243	0.145	0.167	0.033	0.59
338	FOLDING CARTONS	0.803	0.411	0.554	0.108	1.88
341	PAPER PRODUCTS	1.134	0.484	0.781	0.152	2.55
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	0.943	0.442	0.650	0.126	2.16
358	FOUNDRIES	1.751	0.621	1.207	0.234	3.81
361	NON-FERROUS METAL INDUSTRIES	1.148	0.487	0.791	0.153	2.58
370	METAL TANKS	2.323	0.748	1.601	0.310	4.98
374	DOORS AND WINDOWS	1.602	0.588	1.104	0.214	3.51
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	1.929	0.661	1.330	0.258	4.18
377	COATING OF METAL PRODUCTS	1.787	0.629	1.232	0.239	3.89
379	HARDWARE, TOOLS AND CUTLERY	1.047	0.465	0.722	0.140	2.37
382	METAL DIES, MOULDS AND PATTERNS	0.708	0.386	0.488	0.095	1.68
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	1.109	0.478	0.764	0.148	2.50
382	MACHINE SHOPS	1.054	0.467	0.727	0.141	2.39
387	OTHER METAL FABRICATING INDUSTRIES	1.510	0.567	1.041	0.202	3.32
389	METAL CLOSURES AND CONTAINERS	1.123	0.482	0.774	0.150	2.53
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	1.148	0.487	0.791	0.153	2.58
393	WIRE PRODUCTS	1.261	0.512	0.869	0.169	2.81
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	0.886	0.430	0.611	0.119	2.05
403	OTHER MACHINERY AND EQUIPMENT	0.626	0.344	0.432	0.084	1.49
406	ELEVATORS AND ESCALATORS	1.137	0.485	0.784	0.152	2.56
408	BOILERS, PUMPS AND FANS	0.955	0.445	0.659	0.128	2.19
Secti	Section 6D - @ WSIB Ontario					354



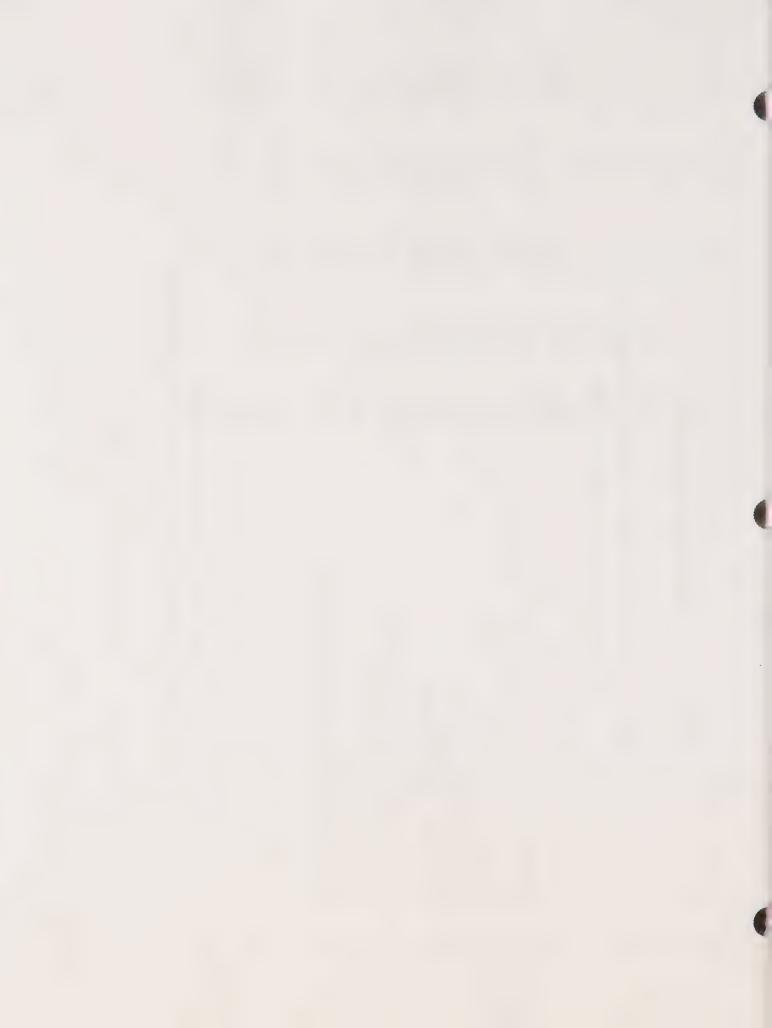
Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

		New				2002
Rate		Claims		Unfunded		Premium
Group	Description	Cost	Overhead	Liability	(Gain)/Loss	Rate
		(\$)	(\$)	(\$)	(\$)	(\$)
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	1.350	0.532	0.930	0.180	2.99
417	AIRCRAFT MANUFACTURING	0.494	0.275	0.341	0.066	1.18
419	MOTOR VEHICLE ASSEMBLY	1.148	0.487	0.791	0.153	2.58
420	MOTOR VEHICLE ENGINE MANUFACTURING	0.630	0.346	0.435	0.084	1.50
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	1.148	0.487	0.791	0.153	2.58
424	MOTOR VEHICLE STAMPINGS	1.148	0.487	0.791	0.153	2.58
425	MOTOR VEHICLE WHEELS AND BRAKES	1.148	0.487	0.791	0.153	2.58
428	MOTOR VEHICLE FABRIC ACCESSORIES	1.023	0.460	0.706	0.137	2.33
432	TRUCKS, BUSES AND TRAILERS	1.703	0.610	1.174	0.228	3.72
442	RAILROAD ROLLING STOCK	0.982	0.451	0.677	0.131	2.24
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	1.047	0.465	0.722	0.140	2.37
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	0.908	0.434	0.626	0.121	2.09
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.129	0.086	0.089	0.018	0.32
477	INDUSTRIAL ELECTRICAL EQUIPMENT	0.532	0.295	0.367	0.071	1.27
485	BRICKS, CERAMICS AND ABRASIVES	2.000	9.676	1.379	0.267	4.32
496	CONCRETE PRODUCTS	2.371	0.758	1.635	0.317	2.08
497	READY-MIX CONCRETE	1.648	0.597	1.136	0.220	3.60
501	NON-METALLIC MINERAL PRODUCTS	1.046	0.465	0.721	0.140	2.37
205	GLASS PRODUCTS	1.093	0.475	0.753	0.146	2.47
202	PETROLEUM AND COAL PRODUCTS	0.352	0.201	0.243	0.047	0.84
512	RESINS, PAINT, INK AND ADHESIVES	0.605	0.333	0.417	0.081	1.44
514	PHARMACEUTICALS AND MEDICINES	0.224	0.135	0.155	0.030	0.54
217	SOAP AND TOILETRIES	0.527	0.293	0.363	0.071	1.25
524	CHEMICAL INDUSTRIES	0.568	0.314	0.392	0.076	1.35
Ser	Seption 6D - @ WSIB Ontario					.55



Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

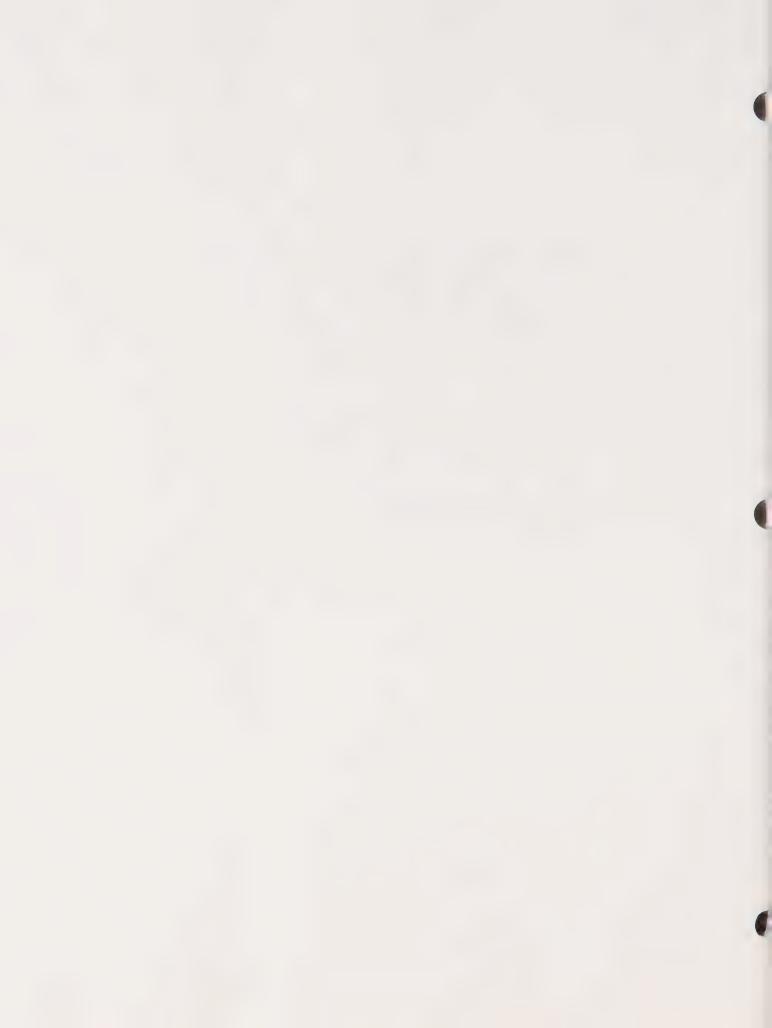
(Gain)/Loss (\$)	0.289 0.056 1.00 1.039 0.201 3.32 1.509 0.292 4.71 0.642 0.125 2.14	0.131
_	0.237 0.567 0.718 0.440	
New Claims Cost (\$)	0.420 1.508 2.189 0.932	0.978
Description	JEWELRY AND INSTRUMENTS SIGNS AND DISPLAYS SPORTING GOODS AND TOYS OTHER MANUFACTURED PRODUCTS	CLASS: D MANUFACTURING
Rate	529 533 538 542	CLASS: D



2005 Premium PANNEW Rates

SECTION 6E

Class E – Supporting Documentation





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 551: AIR TRANSPORT INDUSTRIES

Year	Insurable Earnings	Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	\$205,405,703	\$59,200	\$24,686	8,321	160	1.92%
2000	\$239,579,730	\$59,300	\$27,438	8,732	201	2.30%
2001	\$271,546,985	\$60,600	\$27,072	10,031	186	1.85%
2002	\$242,446,931	\$64,600	\$32,295	7,507	134	1.79%
2003	\$269,008,560	\$65,600	\$31,125	8,643	142	1.64%
2004	\$276,296,540	\$66,800	\$31,841	8,678	140	1.61%
2005	\$284,877,758	\$67,700	\$32,764	8,695	134	1.54%



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 553: AIR TRANSPORT SERVICES

		Maximum				
		Insurable	Average		Number	Lost Time
	Insurable	Earnings	Insurable		of	Injury
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate
1999	\$240,578,433	\$59,200	\$23,902	10.065	225	2 24%
0000	000000000000000000000000000000000000000		+ + + + + + + + + + + + + + + + + + +	10,00	2 0	0.47.0
2000	9249,650,070	458,300	\$76,515	9,415	204	2.17%
2001	\$275,976,373	\$60,600	\$25,883	10,662	180	1.69%
2002	\$274,009,864	\$64,600	\$29,862	9,176	173	1.89%
2003	\$289,402,260	\$65,600	\$29,019	9,973	199	2.00%
2004	\$297,242,746	\$66,800	\$29,686	10,013	191	1.91%
2005	\$306,474,511	\$67,700	\$30,547	10,033	183	1.82%

Premium Rates

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 560: WAREHOUSING

		Maximum					
	Insurable	Insurable Earnings	Average		of	Lost IIme Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$364,491,775	\$59,200	\$28,505	12,787	863	6.75%	
2000	\$416,477,508	\$59,300	\$29,010	14,356	723	5.04%	
2001	\$413,330,120	\$60,600	\$29,712	13,911	629	4.88%	
2002	\$406,092,882	\$64,600	\$29,814	13,621	202	3.72%	
2003	\$413,621,731	\$65,600	\$30,689	13,478	527	3.91%	
2004	\$424,827,571	\$66,800	\$31,395	13,532	506	3.74%	
2002	\$438,021,866	\$67,700	\$32,305	13,559	486	3.58%	





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION **2005 PREMIUM RATES**

RATE GROUP 570: GENERAL TRUCKING

		Maximum					
		Insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1000	C39 090 9C9 C\$	450 200	300 300	72 256	0 0 0	л 6	
CCCT	44,020,020,033	933,200	436,303	12,333	0,040	2.51%	
2000	\$2,859,022,380	\$59,300	\$37,917	75,402	3,968	5.26%	
2001	\$3,002,961,479	\$60,600	\$38,151	78,713	3,577	4.54%	
2002	\$3,140,229,246	\$64,600	\$39,332	79,839	3,686	4.62%	
2003	\$3,335,890,582	\$65,600	\$39,864	83,682	3,572	4.27%	
2004	\$3,426,266,530	\$66,800	\$40,781	84,017	3,517	4.19%	
2002	\$3,532,679,516	\$67,700	\$41,964	84,185	3,377	4.01%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 577: COURIER SERVICES

Lost Time Injury Rate	6.94%	6.92% 7.46%	4.76%	3.57%	3.54%
Number of LTIs	1,345	1,360 1,035	944	743	741
Employment	19,390	19,651	19,842	20,834	20,917
Average Insurable Earnings	\$28,876	\$29,867 \$30,044	\$31,434	\$31,184	\$31,901 \$32,826
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300 \$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$559,898,327	\$586,906,392	\$623,715,575	\$649,686,646	\$667,287,957
Year	1999	2000	2002	2003	2004





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

		Maximum	,			
	Insurable	Insurable	Average Insurable		Number	Lost Time Injury
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate
1999	\$223,149,061	\$59,200	\$32,713	6,821	264	3.87%
2000	\$253,318,946	\$59,300	\$34,480	7,347	330	4.49%
2001	\$266,959,376	\$60,600	\$33,826	7,892	300	3.80%
2002	\$272,819,926	\$64,600	\$34,420	7,926	301	3.80%
2003	\$280,107,369	\$65,600	\$35,880	7,807	345	4.42%
2004	\$287,696,038	\$66,800	\$36,705	7,838	321	4.10%
2005	\$296,631,301	\$67,700	\$37,770	7,854	308	3.92%



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 584: SCHOOL BUSES



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 590: AMBULANCE SERVICES

		Maximum				
		Insurable	Average		Number	Lost Time
	Insurable	Earnings	Insurable		of	Injury
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate
1999	\$72,391,199	\$59,200	\$41,208	1,757	216	12.29%
2000	\$68,793,699	\$59,300	\$41,738	1,648	168	10.19%
2001	\$111,706,172	\$60,600	\$45,295	2,466	210	8.52%
2002	\$127,454,474	\$64,600	\$48,284	2,640	265	10.04%
2003	\$123,919,761	\$65,600	\$50,051	2,476	219	8.84%
2004	\$127,276,995	\$66,800	\$51,202	2,486	218	8.77%
2005	\$131,229,964	\$67,700	\$52,687	2,491	210	8.43%



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	
1999	\$4,513,482,811	\$59,200	\$31,489	143,333	7,136	4.98%	
2000	\$4,896,879,587	\$59,300	\$32,828	149,169	7,157	4.80%	
2001	\$5,179,493,239	\$60,600	\$33,383	155,152	6,366	4.10%	
2002	\$5,334,546,907	\$64,600	\$34,749	153,518	6,250	4.07%	
2003	\$5,630,162,603	\$65,600	\$35,104	160,385	5,979	3.73%	
2004	\$5,782,694,968 \$5,962,293,909	\$66,800	\$35,911 \$36,953	161,027	5,862	3.64%	



NEW CLAIMS COST BY RATE GROUP

2005 New Claims Cost

Rate		Cost Index *	Cost per LTI	Premium
Group		(%)	(\$)	(\$)
551	AIR TRANSPORT INDUSTRIES	%09	14,182	1.59
553	AIR TRANSPORT SERVICES	32%	7,431	1.05
260	WAREHOUSING	20%	11,776	2.73
220	GENERAL TRUCKING	128%	29,986	5.68
222	COURIER SERVICES	52%	12,134	2.62
580	MISCELLANEOUS TRANSPORT INDUSTRIES	83%	19,534	4.15
584	SCHOOL BUSES	%69	16,281	2.60
290	AMBULANCE SERVICES	%22	18,168	80.9
CLASS: E	TRANSPORTATION AND STORAGE		23,502	4.46

^{*} The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.



RATE GROUP 551: AIR TRANSPORT INDUSTRIES

	Overhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.290
B.2	Legislative Obligations		
		WSIAT	0.013
A. C.		Office of Worker Advisor	0.006
		Office of Employer Advisor	0.002
		OHSA	0.000
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.004
		Sub-Total	0.025
B.3	Accident Prevention	N/A	0.000
B.4	TOTAL OVERHEAD EXPENSES		0.315



RATE GROUP 553: AIR TRANSPORT SERVICES

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.215
B.2 Legislative Obligations		
	WSIAT	0.009
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.002
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	0.017
B.3 Accident Prevention	N/A	0.000
B.4 TOTAL OVERHEAD EXPENSE	S	0.233



RATE GROUP 560: WAREHOUSING

	Overhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.368
B.2	Legislative Obligations		
		WSIAT	0.016
		Office of Worker Advisor	0.008
		Office of Employer Advisor	0.002
		OHSA	0.069
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.005
		Sub-Total	0.100
B.3	Accident Prevention	THSAO	0.045
B.4	TOTAL OVERHEAD EXPENSES		0.514



RATE GROUP 570: GENERAL TRUCKING

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
<u>oomponone</u>	<u>ous somponent</u>	<u></u>
B.1 WSIB Administrative		0.624
B.2 Legislative Obligations		
	WSIAT	0.028
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.005
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	0.053
B.3 Accident Prevention	THSAO	0.065
B.4 TOTAL OVERHEAD EXPENS	ES	0.743

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 577: COURIER SERVICES

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.359
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.098
B.3 Accident Prevention	THSAO	0.044
B.4 TOTAL OVERHEAD EXPEN	ISES	0.502

Premium Rates

2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.502
B.2 Legislative Obligations		
	WSIAT	0.022
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.043
B.3 Accident Prevention	N/A	0.000
B.4 TOTAL OVERHEAD EXPENS	ES	0.546



RATE GROUP 584: SCHOOL BUSES

	Overhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.358
B.2	Legislative Obligations		
		WSIAT	0.016
		Office of Worker Advisor	0.008
		Office of Employer Advisor	0.002
		OHSA	0.067
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.005
		Sub-Total	0.098
B.3	Accident Prevention	THSAO	0.044
B.4	TOTAL OVERHEAD EXPENSES		0.500



RATE GROUP 590: AMBULANCE SERVICES

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.636
B.2 Legislative Obligations		
	WSIAT	0.027
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.005
	OHSA	0.121
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.008
	Sub-Total	0.175
B.3 Accident Prevention	THSAO	0.066
B.4 TOTAL OVERHEAD EXPENSI	ES	0.877



	Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1	WSIB Administrative		0.519
B.2	Legislative Obligations		
)		WSIAT Office of Worker Advisor Office of Employer Advisor OHSA Mine Rescue Program Administration Institute of Work & Health Sub-Total	0.023 0.011 0.004 0.019 0.000 0.001 0.006
B.3	Accident Prevention		0.050
B.4	TOTAL OVERHEAD EXPENSES		0.632



RATE GROUP 551: AIR TRANSPORT INDUSTRIES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2005 Premium Rate	lge 5 Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF)	0.677			0.621		
a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST	(0.092) 0.141 0.726 0.726		46%	0.033) 0.129 0.718	0.718	43%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.290 0.025 - 0.315 0.315		20%	0.314 0.023 - 0.338	0.338	20%
C. UNFUNDED LIABILITY	0.501		32%		0.590	%98
D. (GAIN)/LOSS	0.050		3%		0.017	1%
E. TOTAL PREMIUM RATE (A+B+C+D)	Ť.	1.59 10	100%		1.66	100%



RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

	2005 Premium F Per \$100 Of	Premium Rate er \$100 Of	Percentage of 2005	2004 Premium Rate Per \$100 Of	Rate If	Percentage of 2004	
Component	Insurable Earnings	arnings	Premium Rate	Insurable Earnings	ings	Premium Rate	1
A. NEW CLAIMS COST							
1. GROSS NEW CLAIMS COST	0.450			0.439			
2. Second Injury Enhancement Fund (SIEF)							
a. minus Relief	(0.080)			(0.048)			
b. plus Transfer Charge	0.094			0.092			
3. NET NEW CLAIMS COST	0.465	0.465	44%	0.484	0.484	43%	
B. OVERHEAD EXPENSES							
1. WSIB Administrative	0.215			0.211			
2. Legislative Obligations	0.017			0.016			
3. Accident Prevention							
4. TOTAL OVERHEAD EXPENSES	0.233	0.233	22%	0.228	0.228	20%	
C. UNFUNDED LIABILITY		0.321	31%		0.397	35%	
D. (GAIN)/LOSS		0.032	3%	•	0.011	1%	
E. TOTAL PREMIUM RATE (A+B+C+D)		1.05	700%	S)	1.12	100%	

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RATE GROUP 560: WAREHOUSING

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	Rate of ings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST	1326			1246		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.343)			(0.316)		
b. plus Transfer Charge	0.276			0.260		
3. NET NEW CLAIMS COST	1.259	1.259	46%	1.190	1.190	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.368			0.478		
2. Legislative Obligations	0.100			0.081		
3. Accident Prevention	0.045			0.048		
4. TOTAL OVERHEAD EXPENSES	0.514	0.514	19%	0.608	0.608	22%
C. UNFUNDED LIABILITY		0.868	32%		0.977	35%
D. (GAIN)/LOSS		0.086	3%		0.027	1%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.73	100%		2.80	100%



RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Premium Rate er \$100 Of able Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	m Rate Of rnings	Percentage of 2004 Premium Rate	
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	2.909			2.688			
2. Second Injury Enhancement Fund (SIEF) a. <i>minus</i> Relief	(0.706)			(0.645)			
b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	0.605	2.809	49%	0.560	2.604	45%	
B. OVERHEAD EXPENSES							
 WSIB Administrative Legislative Obligations 	0.624			0.893			
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.065	0.743	13%	0.069	1.028	18%	
C. UNFUNDED LIABILITY		1.936	34%		2.137	37%	
D. (GAIN)/LOSS		0.190	3%		0.059	1%	
E. TOTAL PREMIUM RATE (A+B+C+D)		5.68	100%		5.83	100%	



RATE GROUP 577: COURIER SERVICES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	5 Premium Rate Per \$100 Of urable Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2004 Premium Rate
 A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES 	1.273 (0.332) 0.265 1.206 0.098 0.098 0.044	1.206	46%	1.241 (0.335) 0.259 1.166 0.080 0.048 0.596	1.166	42%
C. UNFUNDED LIABILITY		0.831	32%		0.957	35%
D. (GAIN)/LOSS		0.082	3%		0.027	1%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.62	100%		2.75	100%



RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	late gs	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 5 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF)	2.059			1.843		
a. <i>minu</i> s Relief b. <i>plus</i> Transfer Charge	(0.435)			(0.391)		
3. NET NEW CLAIMS COST	2.052	2.052	46%	1.837	1.837	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.502			0.710		
2. Legislative Obligations	0.043			0.050		
4. TOTAL OVERHEAD EXPENSES	0.546	0.546	13%	0.762	0.762	18%
C. UNFUNDED LIABILITY		1.415	34%		1.508	36%
D. (GAIN)/LOSS		0.139	3%		0.042	1%
E. TOTAL PREMIUM RATE (A+B+C+D)	I	4.15	100%		4.15	100%



RATE GROUP 584: SCHOOL BUSES

Component	2005 Premium Ratu Per \$100 Of Insurable Earnings	95 Premium Rate Per \$100 Of surable Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 30 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.273			1.200		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.342)			(0.348)		
b. plus Transfer Charge	0.265			0.250		
3. NET NEW CLAIMS COST	1.195	1.195	46%	1.103	1.103	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.358			0.442		
2. Legislative Obligations	0.098			0.076		
3. Accident Prevention	0.044			0.047		
4. TOTAL OVERHEAD EXPENSES	0.500	0.500	19%	0.566	0.566	22%
C. UNFUNDED LIABILITY		0.824	32%		0.905	35%
D. (GAIN)/LOSS		0.081	3%		0.025	1%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.60	100%		2.60	100%



RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

	2005 Premium Rate	Rate	Percentage	2004 Premium Rate	ate	Percentage
	Per \$100 Of		or 2005	Per \$100 OF	ş	or 2004
Component	Insurable Earnings	ngs	Fremium Kate	Insurable Earnings	SS	Fremium Kate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.951			2.793		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.604)			(0.586)		
b. plus Transfer Charge	0.613			0.582		
3. NET NEW CLAIMS COST	2.961	2.961	49%	2.790	2.790	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.636			0.918		
2. Legislative Obligations	0.175			0.158		
3. Accident Prevention	990.0			0.071		
4. TOTAL OVERHEAD EXPENSES	0.877	0.877	14%	1.147	1.147	18%
C IINEIINDED I ABII ITX		2 041	% 7 %		2 289	%96
		1	2			
D. (GAIN)/LOSS	•	0.201	3%	l	0.063	1%
E. TOTAL PREMIUM RATE (A+B+C+D)	11	80.9	100%		6.29	100%



Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 30 Of Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ım Rate 5 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	2.252			2.091		
2. Second Injury Enhancement Fund (SIEF) a. <i>minus</i> Relief	(0.542)			(0.497)		
b. plus Transfer Charge	0.468			0.436		
3. NET NEW CLAIMS COST	2.179	2.179	49 %	2.029	2.029	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.519			0.721		
2. Legislative Obligations	0.063			0.066		
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.050	0.630	14%	0.054	0.841	000
	N 0000	7000	° †	1.00.0	0.0	VOT
C. UNFUNDED LIABILITY		1.502	34%		1.665	36%
D. (GAIN)/LOSS		0.148	3%		0.046	1%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.46	100%		4.58	100%



Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

		New				2005
Rate		Claims		Unfunded		Premium
Group	Description	Cost	Overhead	Liability	(Gain)/Loss	Rate
		(\$)	(\$)	(\$)	(\$)	(\$)
551	AIR TRANSPORT INDUSTRIES	0.726	0.315	0.501	0.050	1.59
553	AIR TRANSPORT SERVICES	0.465	0.233	0.321	0.032	1.05
260	WAREHOUSING	1.259	0.514	0.868	0.086	2.73
220	GENERAL TRUCKING	2.809	0.743	1.936	0.190	5.68
577	COURIER SERVICES	1.206	0.502	0.831	0.082	2.62
580	MISCELLANEOUS TRANSPORT INDUSTRIES	2.052	0.546	1.415	0.139	4.15
584	SCHOOL BUSES	1.195	0.500	0.824	0.081	2.60
290	AMBULANCE SERVICES	2.961	0.877	2.041	0.201	80.9
CLASS: E	CLASS: E TRANSPORTATION AND STORAGE	2.179	0.632	1.502	0.148	4.46



Premium Rates W

SECTION 6F

Class F – Supporting Documentation





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 604: FOOD, SALES

		Maximum					
		Insurable	Average		Number	Lost Time	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$2,425,784,283	\$59,200	\$21,902	110,756	3,650	3.30%	
2000	\$2,569,107,843	\$59,300	\$21,455	119,744	4,163	3.48%	
2001	\$2,734,123,539	\$60,600	\$22,109	123,666	4,056	3.28%	
2002	\$2,863,669,256	\$64,600	\$23,507	121,822	4,034	3.31%	
2003	\$3,043,302,375	\$65,600	\$23,871	127,490	3,904	3.06%	
2004	\$3,169,082,062 \$3,300,060,224	\$66,800	\$24,587 \$25,325	128,892	3,925	3.05%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 606: GROCERY AND CONVENIENCE STORES (CLASS F: RETAIL AND WHOLESALE TRADES)

		Maximum					
		Insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$346,338,698	\$59,200	\$15,559	22,260	313	1.41%	
2000	\$311,377,702	\$59,300	\$16,720	18,623	246	1.32%	
2001	\$309,543,960	\$60,600	\$17,829	17,362	243	1.40%	
2002	\$312,253,596	\$64,600	\$18,623	16,767	207	1.23%	
2003	\$322,454,064	\$65,600	\$18,285	17,635	192	1.09%	
2004	\$335,781,090	\$66,800	\$18,834	17,829	201	1.13%	
2005	\$349,658,923	\$67,700	\$19,399	18,025	203	1.13%	

Premium Rates

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 607: SPECIALTY FOOD STORES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	
1999	\$104,109,879	\$59,200	\$17,871	5,826	127	2.18%	
2000	\$101,374,227	\$59,300	\$17,435	5,814	138	2.37%	
2001	\$96,870,790	\$60,600	\$17,514	5,531	115	2.08%	
2002	\$101,062,423	\$64,600	\$20,080	5,033	100	1.99%	
2003	\$104,458,226	\$65,600	\$19,732	5,294	66	1.87%	
2004	\$108,775,484	\$66,800	\$20,324	5,352	66	1.85%	
2005	\$113,271,175	\$67,700	\$20,934	5,411	26	1.79%	





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 608: BEER STORES

Lost Time Injury Rate	6.46%	6.02%	7.17%	6.85%	7.40%	7.07%
Number of LTIs	203	191	234	224	259	250
Employment	3,144	3,174	3,264	3,268	3,499	3,537
Average Insurable Earnings	\$39,313	\$38,258	\$38,501	\$39,536	\$37,765	\$38,898
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$123,585,608	\$121,417,446	\$125,685,525	\$129,212,101	\$132,157,620	\$137,619,694 \$143,307,516
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

Lost Time Injury Rate	2.17%	2.32%	2.25%	1.98%	2.03%	1.97%
Lost Inj	2.1	2.3	2.2	1.9	2.0	1.9
Number of LTIs	165	178	179	152	164	161
Employment	7,617	7,685	7,971	7,684	8,095	8,184
Average Insurable Earnings	\$27,188	\$28,596	\$28,774	\$30,285	\$29,467	\$30,351
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable	\$207,095,924	\$219,746,707	\$229,371,572	\$232,721,678	\$238,530,128	\$248,388,578 \$258,654,478
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

		Maximum					
		Insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$1,821,778,193	\$59,200	\$34,429	52,914	2,379	4.50%	
2000	\$1,926,081,359	\$59,300	\$35,072	54,918	2,483	4.52%	
2001	\$2,041,980,648	\$60,600	\$36,909	55,325	2,381	4.30%	
2002	\$2,148,184,662	\$64,600	\$36,937	58,158	2,271	3.90%	
2003	\$2,289,820,295	\$65,600	\$37,672	60,783	2,283	3.76%	
2004	\$2,384,458,568	\$66,800	\$38,802	61,452	2,272	3.70%	
2002	\$2,483,008,240	\$67,700	\$39,966	62,128	2,220	3.57%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

\$27,503 \$28,045 \$28,886	\$65,600 \$28,0
\$29,753	\$67 700
	\$65,600



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 636: OTHER SALES

	Insurable	Maximum Insurable Earnings	Average Insurable		Number of	Lost Time Injury	
rear	Earnings	Celling	Earnings	Employment	LIIS	Kate	
1999	\$6,786,440,822	\$59,200	\$21,387	317,316	5,288	1.67%	
2000	\$7,204,822,633	\$59,300	\$21,806	330,406	5,560	1.68%	
2001	\$7,403,909,885	\$60,600	\$22,200	333,509	5,261	1.58%	
2002	\$7,702,387,530	\$64,600	\$22,574	341,206	5,285	1.55%	
2003	\$7,993,803,403	\$65,600	\$23,052	346,773	5,239	1.51%	
2004	\$8,324,187,298	\$66,800	\$23,744	350,588	5,195	1.48%	
2005	\$8,668,225,959	\$67,700	\$24,456	354,444	5,077	1.43%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 638: PHARMACIES

Lost Time Injury Rate	0.73% 0.59% 0.57% 0.55%	0.56%
Number of LTIs	388 328 332 332 361	350
Employment	52,866 55,224 56,753 60,848 61,865	62,546 63,234
Average Insurable Earnings	\$22,087 \$22,507 \$23,843 \$24,038 \$25,093	\$25,846 \$26,621
Maximum Insurable Earnings Ceiling	\$59,200 \$59,300 \$60,600 \$64,600 \$65,600	\$66,800
Insurable	\$1,167,650,830 \$1,242,934,484 \$1,353,159,664 \$1,462,673,717 \$1,552,369,173	\$1,616,528,591 \$1,683,339,718
Year	1999 2000 2001 2002 2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 641: CLOTHING STORES

		Maximum					
		Insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$885,587,722	\$59,200	\$20,378	43,458	524	1.21%	
2000	\$968,382,995	\$59,300	\$20,351	47,584	645	1.36%	
2001	\$1,002,671,912	\$60,600	\$20,370	49,223	536	1.09%	
2002	\$1,062,006,144	\$64,600	\$20,159	52,681	546	1.04%	
2003	\$1,111,065,860	\$65,600	\$21,251	52,283	553	7.06%	
2004	\$1,156,986,212	\$66,800	\$21,889	52,858	542	1.03%	
2005	\$1,204,804,452	\$67,700	\$22,545	53,439	530	%66.0	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

		Maximum					
		Insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$1,069,850,751	\$59,200	\$28,313	37,787	314	0.83%	
2000	\$1,128,777,386	\$59,300	\$29,189	38,671	301	0.78%	
2001	\$1,159,127,654	\$60,600	\$28,291	40,972	303	0.74%	
2002	\$1,252,201,139	\$64,600	\$30,614	40,903	273	0.67%	
2003	\$1,312,992,657	\$65,600	\$29,943	43,850	292	%290	
2004	\$1,367,258,644	\$66,800	\$30,841	44,332	288	0.65%	
2005	\$1,423,767,443	\$67,700	\$31,767	44,820	281	0.63%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

Lost Time Injury Rate	0.64%	0.56%	0.50%	0.52%	0.46%	0.47%	0.47%
Number of LTIs	200	455	409	392	327	341	345
Employment	77,525	80,892	82,160	75,867	71,206	71,989	72.781
Average Insurable Earnings	\$28,881	\$29,908	\$30,690	\$31,027	\$32,301	\$33,270	\$34.268
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	\$67,700
Insurable Earnings	\$2,239,012,058	\$2,419,304,575	\$2,521,478,650	\$2,353,936,882	\$2,300,024,053	\$2,395,084,047	\$2 494 072 871
Year	1999	2000	2001	2002	2003	2004	2005



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

		Maximum					
		Insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$1,267,115,762	\$59,200	\$33,254	38,104	880	2.31%	
2000	\$1,359,663,909	\$59,300	\$33,908	40,099	865	2.16%	
2001	\$1,393,893,786	\$60,600	\$35,455	39,314	874	2.22%	
2002	\$1,409,734,852	\$64,600	\$35,741	39,443	760	1.93%	
2003	\$1,484,317,487	\$65,600	\$37,756	39,313	662	1.68%	
2004	\$1,545,664,329	\$66,800	\$38,889	39,745	929	1.70%	
2002	\$1,609,546,635	\$67,700	\$40,055	40,182	661	1.65%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

Number Lost Time of Injury Employment LTIs Rate	27,766 1,004 3.62%	29,042 1,164 4.01%	30,332 1,255 4.14%	33,255 1,285 3.86%	34,250 1,402 4.09%	34,627 1,362 3.93%	7000 0 1001
Average Insurable Earnings	\$24,369	\$25,023	\$25,916	\$24,918	\$25,551	\$26,318	427 107
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	¢67 700
Insurable	\$676,617,763	\$726,718,061	\$786,086,963	\$828,643,442	\$875,113,498	\$911,281,939	4019 915 221
Year	1999	2000	2001	2002	2003	2004	2005



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

Lost Time Injury Rate	2.33%	2.17%	2.52%	2.80%	2.60%	2.58%	2.49%
Number of LTIs	26	88	84	93	86	98	84
Employment	4,163	4,110	3,337	3,316	3,302	3,338	3,375
Average Insurable Earnings	\$27,624	\$29,084	\$31,769	\$31,998	\$33,039	\$34,030	\$35,051
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	\$67,700
Insurable	\$115,002,346	\$119,539,809	\$106,017,275	\$106,102,411	\$109,081,112	\$113,589,434	\$118,284,086
Year	1999	2000	2001	2002	2003	2004	2005



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 689: WASTE MATERIALS RECYCLING

		Maximum				
		Insurable	Average		Number	Lost Time
	Insurable	Earnings	Insurable		of	Injury
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate
1999	\$119,449,433	\$59,200	\$27,345	4,368	306	7.01%
2000	\$134,376,367	\$59,300	\$28,238	4,759	271	2.69%
2001	\$135,264,428	\$60,600	\$29,844	4,532	265	5.85%
2002	\$141,792,017	\$64,600	\$31,279	4,533	272	%00.9
2003	\$152,436,501	\$65,600	\$32,427	4,701	258	5.49%
2004	\$158,736,702	\$66,800	\$33,400	4,753	260	5.47%
2005	\$165,297,289	\$67,700	\$34,402	4,805	254	5.29%



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

Lost Time Injury Rate	1.99%	1.93%	1.82%	1.80%
Number of LTIs	16,338	16,705 16,450	16,313	16,236 15,886
Employment	819,926 853,183	866,147 878,045	893,941	903,774
Average Insurable Earnings	\$24,008 \$24,483	\$25,114 \$25,592	\$26,180	\$26,965 \$27,774
Maximum Insurable Earnings Ceiling	\$59,200	\$60,600	\$65,600	\$66,800
Insurable Earnings	\$19,684,535,115 \$20,888,379,028	\$21,752,705,699 \$22,471,299,441	\$23,403,402,675	\$24,370,665,308 \$25,377,904,905
Year	1999	2001	2003	2004



NEW CLAIMS COST BY RATE GROUP

2002

2005 New Claims Cost

Rate		Cost Index *	Cost ner LTI	Premiun
Group	Description	(%)	(\$)	Rate (\$)
604	FOOD, SALES	84%	9,605	2.28
909	GROCERY AND CONVENIENCE STORES	%88	10,047	1.30
209	SPECIALTY FOOD STORES	151%	17,273	3.11
809	BEER STORES	105%	12,020	3.73
612	AGRICULTURAL PRODUCTS, SALES	151%	17,344	2.35
630	VEHICLE SERVICES AND REPAIRS	162%	18,556	3.41
633	PETROLEUM PRODUCTS, SALES	135%	15,505	1.90
636	OTHER SALES	%62	9,044	1.19
638	PHARMACIES	85%	9,713	0.43
641	CLOTHING STORES	%08	9,133	0.92
657	AUTOMOBILE AND TRUCK DEALERS	118%	13,588	0.61
899	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	%86	11,186	0.37
029	MACHINERY AND OTHER VEHICLES, SALES	134%	15,319	1.50
681	LUMBER AND BUILDERS SUPPLY	82%	9,390	2.80
685	METAL PRODUCTS, WHOLESALE	153%	17,493	2.80
689	WASTE MATERIALS RECYCLING	187%	21,460	6.71
CLASS: F	RETAIL AND WHOLESALE TRADES		11,468	1.54

^{*} The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 604: FOOD, SALES

	Overhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.340
B.2	Legislative Obligations		
•		WSIAT	0.015
		Office of Worker Advisor	0.007
		Office of Employer Advisor	0.002
		OHSA	0.064
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.091
B.3	Accident Prevention	OSSA	0.032
B.4	TOTAL OVERHEAD EXPENSE	S	0.465



RATE GROUP 606: GROCERY AND CONVENIENCE STORES

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.229
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.043
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.063
B.3 Accident Prevention	OSSA	0.023
B.4 TOTAL OVERHEAD EXPENSE	S	0.315



RATE GROUP 607: SPECIALTY FOOD STORES

	Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative		0.409
B.2	Legislative Obligations		
)		WSIAT	0.018
, <i>T</i>		Office of Worker Advisor	0.009
		Office of Employer Advisor	0.003
		OHSA	0.077
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.005
		Sub-Total	0.112
B.3	Accident Prevention	OSSA	0.040
B.4	TOTAL OVERHEAD EXPENSES		0.561



RATE GROUP 608: BEER STORES

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.460
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.087
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.128
B.3 Accident Prevention	OSSA	0.046
B.4 TOTAL OVERHEAD EXPENSE	ES	0.632

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

	Overhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.346
B.2	Legislative Obligations		
•		WSIAT	0.015
,07		Office of Worker Advisor	0.007
		Office of Employer Advisor	0.002
		OHSA	0.065
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.092
B.3	Accident Prevention	IAPA	0.041
B.4	TOTAL OVERHEAD EXPENSES		0.481



RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.434
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.082
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.118
B.3 Accident Prevention	OSSA	0.042
B.4 TOTAL OVERHEAD EXPENSI	ES	0.595



RATE GROUP 633: PETROLEUM PRODUCTS, SALES

	Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative		0.308
B.2	Legislative Obligations		
•		WSIAT	0.014
		Office of Worker Advisor	0.007
		Office of Employer Advisor	0.002
		OHSA	0.057
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.083
B.3	Accident Prevention	IAPA	0.036
B.4	TOTAL OVERHEAD EXPENSES		0.427



RATE GROUP 636: OTHER SALES

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.211
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.039
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.058
B.3 Accident Prevention	OSSA	0.022
B.4 TOTAL OVERHEAD EXPENSE	ES .	0.290



RATE GROUP 638: PHARMACIES

	Overhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.075
B.2	Legislative Obligations		
0		WSIAT	0.003
54		Office of Worker Advisor	0.002
		Office of Employer Advisor	0.000
		OHSA	0.014
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.001
		Sub-Total	0.020
B.3	Accident Prevention	OSSA	0.015
B.4	TOTAL OVERHEAD EXPENSES		0.111



RATE GROUP 641: CLOTHING STORES

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.162
B.2 Legislative Obligations		
	WSIAT	0.007
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.002
	OHSA	0.030
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	0.044
B.3 Accident Prevention	OSSA	0.020
B.4 TOTAL OVERHEAD EXPENS	ES	0.227

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

	Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative		0.106
B.2	Legislative Obligations		
•		WSIAT	0.005
		Office of Worker Advisor	0.002
		Office of Employer Advisor	0.001
		OHSA	0.020
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.001
		Sub-Total	0.028
B.3	Accident Prevention	OSSA	0.017
B.4	TOTAL OVERHEAD EXPENSES		0.153



RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.064
B.2 Legislative Obligations		
	WSIAT	0.003
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.000
	OHSA	0.012
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.017
B.3 Accident Prevention	OSSA	0.015
B.4 TOTAL OVERHEAD EXPENS	ES	0.097

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

	Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative		0.265
B.2	Legislative Obligations		
)		WSIAT Office of Worker Advisor Office of Employer Advisor OHSA Mine Rescue Program Administration Institute of Work & Health	0.011 0.006 0.002 0.050 0.000 0.000
		Sub-Total	0.072
B.3	Accident Prevention	IAPA	0.032
B.4	TOTAL OVERHEAD EXPENSES		0.370



RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.382
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.072
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.105
B.3 Accident Prevention	THSAO	0.046
B.4 TOTAL OVERHEAD EXPENS	SES	0.533



RATE GROUP 685: METAL PRODUCTS, WHOLESALE

0	verhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1 WSI	B Administrative		0.382
B.2 Legi	slative Obligations		
		WSIAT	0.017
		Office of Worker Advisor	0.008
		Office of Employer Advisor	0.003
		OHSA	0.072
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.005
		Sub-Total	0.105
B.3 Acci	dent Prevention	IAPA	0.045
В.4 ТОТ/	AL OVERHEAD EXPENSES	5	0.532



RATE GROUP 689: WASTE MATERIALS RECYCLING

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.708
B.2 Legislative Obligations		
	WSIAT	0.030
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.006
	OHSA	0.134
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.008
	Sub-Total	0.194
B.3 Accident Prevention	THSAO	0.072
B.4 TOTAL OVERHEAD EXPENS	SES	0.975



	Overhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.237
B.2	Legislative Obligations		
•		WSIAT	0.010
P		Office of Worker Advisor	0.005
		Office of Employer Advisor	0.002
		OHSA	0.044
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.065
B.3	Accident Prevention	-	0.026
B.4	TOTAL OVERHEAD EXPENSES		0.328



RATE GROUP 604: FOOD, SALES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	0	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST	60			600		
2. Second Injury Enhancement Fund (SIEF)	T.133			L.093		
a. minus Relief	(0.286)			(0.280)		
b. plus Transfer Charge				0.228		
3. NET NEW CLAIMS COST	1.083	1.083	48 %	1.042	1.042	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.340			0.418		
2. Legislative Obligations	0.091			0.072		
3. Accident Prevention	0.032			0.034		
4. TOTAL OVERHEAD EXPENSES		0.465	20%	0.524	0.524	22%
C. UNFUNDED LIABILITY	0	0.747	33%		0.854	36%
D. (GAIN)/LOSS	0)	(0.012)	-1%		(0.060)	%£-
E. TOTAL PREMIUM RATE (A+B+C+D)		2.28	100%		2.36	100%



RATE GROUP 606: GROCERY AND CONVENIENCE STORES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2005 Premium Rate	tage 05 n Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	Rate of ings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention	0.592 (0.131) 0.123 0.584 0.584 0.063 0.063		45%	0.571 (0.122) 0.119 0.569 0.029 0.039	0.569	44%
4. TOTAL OVERHEAD EXPENSES	0.315 0.315		24%	0.292	0.292	22%
C. UNFUNDED LIABILITY	0.403		31%		0.466	36%
D. (GAIN)/LOSS	(0.006)	(90)	%0		(0.032)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)	1.30	ll ll	100%	"	1.30	100%



RATE GROUP 607: SPECIALTY FOOD STORES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ım Rate 3 Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate .00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.501			1.387		
Second Injury Enhancement Fund (SIEF)a. minus Relief	(0.294)			(0.304)		
b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	0.312	1.520	49%	0.289	1.373	44%
B. OVERHEAD EXPENSES						
 WSIB Administrative Legislative Obligations 	0.409			0.551		
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.040	0 7 7	α α	0.041	0 686	%66
C. UNFUNDED LIABILITY	1	1.048	34%		1.125	36%
D. (GAIN)/LOSS		(0.017)	-1%		(0.079)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.11	100%		3.11	100%



RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Premium Rate er \$100 Of able Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 10 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	2.086			1.714		
 Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 	(0.676)			(0.468)		
3. NET NEW CLAIMS COST	1.844	1.844	49 %	1.604	1.604	44%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention	0.460			0.638		
4. TOTAL OVERHEAD EXPENSES	0.632	0.632	17%	0.795	0.795	22%
C. UNFUNDED LIABILITY		1.271	34%		1.314	36%
D. (GAIN)/LOSS		(0.021)	-1%		(0.092)	.3%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.73	100%		3.62	100%



RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

	2005 Premium Rate Per \$100 Of	n Rate Of	Percentage of 2005	2004 Premium Rate Per \$100 Of	Rate of	Percentage of 2004
Component	Insurable Earnings	rnings	Premium Rate	Insurable Earnings	ings	Premium Rate
A. NEW CLAIMS COSI						
1. GROSS NEW CLAIMS COST	1.069			1.047		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.176)			(0.189)		
b. plus Transfer Charge	0.222			0.218		
3. NET NEW CLAIMS COST	1.115	1.115	41%	1.077	1.077	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.346			0.432		
2. Legislative Obligations	0.092			0.073		
3. Accident Prevention	0.041			0.046		
4. TOTAL OVERHEAD EXPENSES	0.481	0.481	20%	0.552	0.552	23%
C. UNFUNDED LIABILITY		0.768	33%		0.883	36%
SOLVINOS C		(0.012)	%1-		(0.062)	%°-
		(210.0)	4		(2000)	
E. TOTAL PREMIUM RATE (A+B+C+D)		2.35	100%		2.45	100%



RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Rate f ings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIFF)	1.684			1.580		
a. <i>minus</i> Relief b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	(0.356) 0.350 1.678	1.678	49%	(0.330) 0.329 1.580	1.580	44%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.434 0.118 0.042 0.595	0.595	17%	0.633 0.111 0.045 0.788	0.788	22%
C. UNFUNDED LIABILITY		1.157	34%		1.294	%9E
D. (GAIN)/LOSS	,	(0.019)	-1%		(0.091)	%e-
E. TOTAL PREMIUM RATE (A+B+C+D)	11	3.41	100%		3.57	100%



RATE GROUP 633: PETROLEUM PRODUCTS, SALES

Component	2005 Premium Rat Per \$100 Of Insurable Earnings	5 Premium Rate Per \$100 Of urable Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	lum Rate 00 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	0.848			0.740		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.150)			(0.131)		
b. plus Transfer Charge	0.176	000	%9 7	0.154	785	700
S. NET NEW CLAIMS COST B. OVERHEAD EXPENSES	0.00		ò			2
WSIB Administrative Legislative Obligations	0.308			0.307		
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.036	0.427	22%	0.398	0.398	23%
C. UNFUNDED LIABILITY		0.603	32%		0.627	36%
D. (GAIN)/LOSS		(0.010)	-1%		(0.044)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.90	100%		1.75	100%



RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ilum Rate 00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.538 (0.114) 0.112 0.535 0.058 0.022 0.022	0.535	45%	0.533 (0.111) 0.111 0.534 0.036 0.036 0.024	0.534	44%
C. UNFUNDED LIABILITY		0.369	31%		0.438	36%
D. (GAIN)/LOSS		(0.006)	-1%		(0.030)	-5%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.19	100%		1.22	100%



RATE GROUP 638: PHARMACIES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate .00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	0.200			0.196		
2. Second Injury Enhancement Fund (SIEF) a. <i>minus</i> Relief	(0.051)			(0.050)		
b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	0.042	0.191	44%	0.041	0.188	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.075			0.076		
3. Accident Prevention	0.015		70.00	0.017	0	7070
4. TOTAL OVERHEAD EXPENSES	0.111	0.111	76 %	0.100	0.T06	24%
C. UNFUNDED LIABILITY		0.132	31%		0.154	35%
D. (GAIN)/LOSS		(0.002)	%0		(0.010)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.43	100%		0.44	100%



RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	um Rate 00 Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 00 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	0.408			0.408		
a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST	(0.079) 0.085 0.414	0.414	45%	0.076)	0.417	44 %
 B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES 	0.162 0.044 0.020 0.227	0.227	25%	0.168 0.029 0.022 0.218	0.218	23%
C. UNFUNDED LIABILITY		0.286	31%		0.342	36%
D. (GAIN)/LOSS		(0.004)	%0		(0.024)	%E-
E. TOTAL PREMIUM RATE (A+B+C+D)		0.92	100%		0.95	100%



RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	m Rate Of rnings	Percentage of 2005 Premium Rate	2004 Prer Per \$: Insurable	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.272 (0.059) 0.057 0.271 0.106 0.028 0.017	0.271	44%	0.275 (0.065) 0.057 0.268 0.017 0.019 0.019	0.268	43%
C. UNFUNDED LIABILITY		0.187	31%		0.220	35%
D. (GAIN)/LOSS		(0.003)	%0		(0.015)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.61	100%		0.62	100%



RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ate	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2004 Premium Rate
 A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES 	0.157 (0.027) 0.033 0.163 0.064 0.017 0.015	0.163	44%	0.155 (0.027) 0.032 0.161 0.011 0.016	0.161	42%
C. UNFUNDED LIABILITY		0.113	31%		0.132	35%
D. (GAIN)/LOSS		(0.001)	%0		(0.009)	%2-
E. TOTAL PREMIUM RATE (A+B+C+D)		0.37	100%		0.38	100%



RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate .00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF)	0.639			0.641		
a. minus Relief	(0.097)			(0.104)		
b. plus Transfer Charge	0.133			0.133		
3. NET NEW CLAIMS COST	0.675	0.675	45%	0.671	0.671	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.265			0.269		
2. Legislative Obligations	0.072			0.045		
3. Accident Prevention	0.032			0.036		
4. TOTAL OVERHEAD EXPENSES	0.370	0.370	72%	0.352	0.352	73%
C. UNFUNDED LIABILITY		0.465	31%		0.550	36%
D. (GAIN)/LOSS		(0.007)	%0		(0.038)	-5%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.50	100%		1.54	100%



RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ate	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	m Rate) Of irnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.337			1,293		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.264)			(0.248)		
b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	0.278	1.351	48%	0.255	1.230	44%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations	0.382			0.494		
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.046	0.533	19%	0.049	0.628	22%
C. UNFUNDED LIABILITY		0.931	33%		1.008	%9E
D. (GAIN)/LOSS		(0.015)	-1%		(0.070)	%e-
E. TOTAL PREMIUM RATE (A+B+C+D)		2.80	100%		2.80	100%

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RATE GROUP 685: METAL PRODUCTS, WHOLESALE

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 30 Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate .00 Of Earnings	Percentage of 2004 Premlum Rate
 A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES 	1.261 (0.173) 0.262 1.350 0.382 0.105 0.045	1.350	48%	1.305 (0.245) 0.272 1.332 0.535 0.091 0.052	1.332	44%
C. UNFUNDED LIABILITY		0.931	33%		1.092	36%
D. (GAIN)/LOSS		(0.015)	-1%		(0.076)	%E-
E. TOTAL PREMIUM RATE (A+B+C+D)		2.80	100%		3.03	100%



RATE GROUP 689: WASTE MATERIALS RECYCLING

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	s te	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	m Rate) Of rnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge	3.347 (0.624) 0.696			3.304 (0.626) 0.688		
3. NET NEW CLAIMS COST B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations		3.419	51%	3.367 1.053 0.181	3.367	46%
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.975	0.975	15%	0.080	1.315	18%
C. UNFUNDED LIABILITY		2.357	35%		2.759	38%
D. (GAIN)/LOSS	0)	(0.039)	-1%		(0.194)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)		6.71	100%		7.25	100%



Component	2005 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ilum Rate 00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	0.729			0.699		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.156)			(0.150)		
b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	0.151	0.724	47%	0.146	0.695	44%
B. OVERHEAD EXPENSES						
WSIB Administrative Legislative Obligations	0.237			0.277		
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.026	0.328	21%	0.029	0.354	22%
C. UNFUNDED LIABILITY		0.499	32%		0.570	39 %
D. (GAIN)/LOSS		(0.008)	-1%		(0.040)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.54	100%		1.58	100%



2005 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

2005 Premium (Gain)/Loss Rate (\$) (\$)																(0.039) 6.71	(0.008) 1.54
Unfunded <u>Liability</u> (\$)	0.747	0.403	1.048	1.271	0.768	1.157	0.603	0.369	0.132	0.286	0.187	0.113	0.465	0.931	0.931	2.357	0.499
Overhead (\$)	0.465	0.315	0.561	0.632	0.481	0.595	0.427	0.290	0.111	0.227	0.153	0.097	0.370	0.533	0.532	0.975	0.328
Claims Cost (\$)	1.083	0.584	1.520	1.844	1.115	1.678	0.875	0.535	0.191	0.414	0.271	0.163	0.675	1.351	1.350	3.419	0.724
Description	FOOD, SALES	GROCERY AND CONVENIENCE STORES	SPECIALTY FOOD STORES	BEER STORES	AGRICULTURAL PRODUCTS, SALES	VEHICLE SERVICES AND REPAIRS	PETROLEUM PRODUCTS, SALES	OTHER SALES	PHARMACIES	CLOTHING STORES	AUTOMOBILE AND TRUCK DEALERS	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	MACHINERY AND OTHER VEHICLES, SALES	LUMBER AND BUILDERS SUPPLY	METAL PRODUCTS, WHOLESALE	WASTE MATERIALS RECYCLING	CLASS: F RETAIL AND WHOLESALE TRADES



SECTION 6G

Class G – Supporting Documentation





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

er Lost Time Injury Rate	2.27%	2.26%	2.15%	1.96%	1.74%	1.67%
Number of LTIS	521	589	591	565	545	5 50 50 50 50 50 50 50 50 50 50 50 50 50 5
Employment	22,927	26,045	27,483	28,872	31,399	33,440
Average Insurable Earnings	\$38,840	\$39,493	\$40,837	\$41,844	\$43,254	\$44,335
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$890,473,170	\$1,028,609,195	\$1,122,306,828	\$1,208,106,480	\$1,358,115,236	\$1,482,552,545 \$1,618,391,421
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

		Maximum					
		Insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$1,245,067,075	\$59,200	\$40,090	31,057	850	2.74%	
2000	\$1,436,729,252	\$59,300	\$41,204	34,869	939	2.69%	
2001	\$1,631,252,138	\$60,600	\$42,798	38,115	995	2.61%	
2002	\$1,763,457,438	\$64,600	\$43,708	40,346	928	2.30%	
2003	\$1,938,612,654	\$65,600	\$43,210	44,865	941	2.10%	
2004	\$2,116,238,038	\$66,800	\$44,290	47,781	957	2.00%	
2005	\$2,310,138,349	\$67,700	\$45,398	50,887	958	1.88%	

Premium Rates

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

(CLASS G: CONSTRUCTION)

RATE GROUP 711: ROADBUILDING AND EXCAVATING

Insurable	Insurable Earnings Celling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
\$870,605,934	\$59,200	\$40,603	21,442	504	2.35%
\$981,877,378	\$59,300	\$42,352	23,184	556	2.40%
\$1,068,253,404	\$60,600	\$43,716	24,436	530	2.17%
\$1,084,464,860	\$64,600	\$43,717	24,806	497	2.00%
\$1,148,763,173	\$65,600	\$44,007	26,104	503	1.93%
\$1,254,018,599 \$1,368,918,053	\$66,800	\$45,107 \$46,235	27,801	504	1.81%





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 719: INSIDE FINISHING

Number Lost Time of Injury Employment LTIs Rate	12,580 433 3.44%	14,452 479 3.31%	15,917 480 3.02%	18,319 475 2.59%	21,997 484 2.20%	502	24.950 502 201%
Average Insurable Earnings Emp	\$39,243	\$39,646	\$41,625	\$40,592	\$38,217 21		\$40.152
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	\$67.700
Insurable	\$493,681,781	\$572,980,791	\$662,560,806	\$743,604,506	\$840,671,946	\$917,698,513	\$1.001.782.639
Year	1999	2000	2001	2002	2003	2004	2005



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

Year	Insurable Earnings	Maximum Insurable Earnings Celling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	
1999	\$782,741,375	\$59,200	\$37,603	20,816	531	2.55%	
2000	\$891,246,509	\$59,300	\$35,889	24,833	580	2.34%	
2001	\$972,668,216	\$60,600	\$38,363	25,354	622	2.45%	
2002	\$1,051,899,141	\$64,600	\$39,762	26,455	587	2.22%	
2003	\$1,133,870,661	\$65,600	\$39,170	28,947	999	7.96%	
2004	\$1,237,761,560 \$1,351,171,463	\$66,800	\$40,149	30,829	581	1.88%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 728: ROOFING



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	\$258,357,018	\$59,200	\$50,495	5,116	149	2.91%
2000	\$288,574,294	\$59,300	\$49,901	5,783	160	2.77%
2001	\$293,037,343	\$60,600	\$49,787	5,886	123	2.09%
2002	\$298,393,778	\$64,600	\$51,849	5,755	123	2.14%
2003	\$314,790,371	\$65,600	\$50,322	6,256	130	2.08%
2004	\$343,633,039 \$375,118,416	\$66,800	\$51,580 \$52,870	6,663	129	1.94%



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 737: MILLWRIGHTING AND WELDING

		Maximum					
	4	Insurable	Average		Number	Lost Time	
Year	Earnings	Celling	Earnings	Employment	LTIS	Rate	
1999	\$271,028,496	\$59,200	\$43,277	6,263	214	3.42%	
2000	\$313,955,143	\$59,300	\$42,983	7,304	264	3.61%	
2001	\$342,045,640	\$60,600	\$42,392	8,069	242	3.00%	
2002	\$392,733,750	\$64,600	\$43,135	9,105	227	2.49%	
2003	\$473,482,110	\$65,600	\$44,776	10,574	271	2.56%	
2004	\$516,864,908	\$66,800	\$45,895	11,261	267	2.37%	
2005	\$564,222,656	\$67,700	\$47,043	11,993	267	2.23%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 741: MASONRY

	Maximum	() () () () () () () () () ()		N. P.	į
Insurable	insurable Earnings	Average Insurable		Number	Lost Time Injury
Earnings	Ceiling	Earnings	Employment	LTIS	Rate
\$201,274,290	\$59,200	\$42,860	4,696	259	5.52%
\$229,976,095	95 \$59,300	\$42,895	5,361	298	5.56%
\$262,439,119	\$60,600	\$46,515	5,642	336	2.96%
\$286,281,900	\$64,600	\$45,706	6,264	281	4.49%
\$347,101,983	\$65,600	\$46,166	7,519	323	4.30%
\$378,905,202 \$413,622,391	\$66,800 \$91 \$67,700	\$47,320	8,008	322	4.02%





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 748: FORM WORK AND DEMOLITION

Lost Time Injury Rate	7.41%	6.54%	898.9	5.41%	5.01%	4.70%	4.42%
Number of LTIs	193	207	238	198	187	187	187
Employment	2,606	3,166	3,467	3,661	3,733	3,976	4,234
Average Insurable Earnings	\$45,605	\$45,102	\$48,405	\$48,885	\$48,806	\$50,026	\$51,277
Maximum Insurable Earnings Celling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	\$67,700
Insurable	\$118,851,282	\$142,778,783	\$167,817,322	\$178,948,007	\$182,194,404	\$198,887,966	\$217,111,076
Year	1999	2000	2001	2002	2003	2004	2005

Premium Rates

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

Lost Time Injury Rate	4.47% 5.12% 4.43% 3.88%	3.67%
Number of LTIs	386 490 509 481 517	520
Employment	8,630 9,574 11,487 11,787 13,322	14,188
Average Insurable Earnings	\$34,231 \$36,941 \$36,188 \$39,060 \$38,317	\$39,275 \$40,257
Maximum Insurable Earnings Ceiling	\$59,200 \$59,300 \$60,600 \$64,600 \$65,600	\$66,800
Insurable	\$295,406,495 \$353,683,910 \$415,694,945 \$460,403,150 \$510,448,314	\$557,218,141 \$608,273,253
Year	1999 2000 2001 2002 2003	2004





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 764: HOMEBUILDING

Lost Time Injury Rate	5.14%	5.02%	2.05%	4.29%	3.95%	3.76%	3.53%
Number of LTIs	1,003	1,079	1,196	1,176	1,203	1,220	1,221
Employment	19,509	21,486	23,662	27,406	30,457	32,437	34,545
Average Insurable Earnings	\$34,039	\$35,059	\$36,068	\$35,844	\$36,525	\$37,438	\$38,374
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	\$67,700
Insurable	\$664,055,856	\$753,276,383	\$853,429,294	\$982,354,141	\$1,112,443,670	\$1,214,371,321	\$1,325,638,094
Year	1999	2000	2001	2002	2003	2004	2005



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	\$6,271,854,601 \$7,189,599,500	\$59,200	\$38,906	161,204	5,271	3.27%
2001	\$8,017,828,246 \$8,685,840,956	\$60,600	\$40,855	196,251	6,147 5,818	3.13%
2003	\$9,617,369,677	\$65,600	\$41,320	232,755	5,921	2.54%
2004	\$10,498,561,174 \$11,460,491,841	\$66,800	\$42,352 \$43,411	247,886	6,003	2.42%



NEW CLAIMS COST BY RATE GROUP

2005

2005 New Claims Cost

Rate Group	Description	Cost Index *	Cost per LTI (\$)	Premiun Rate
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	75%	39,857	2.94
707	MECHANICAL AND SHEET METAL WORK	%08	42,228	3.67
711	ROADBUILDING AND EXCAVATING	107%	56,495	4.20
719	INSIDE FINISHING	117%	61,810	6.41
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	%26	51,468	4.62
728	ROOFING	121%	64,142	11.60
732	HEAVY CIVIL CONSTRUCTION	155%	81,988	5.84
737	MILLWRIGHTING AND WELDING	119%	62,955	6.20
741	MASONRY	138%	72,965	11.44
748	FORM WORK AND DEMOLITION	166%	88,139	15.25
751	SIDING AND OUTSIDE FINISHING	85%	43,198	8.12
764	HOMEBUILDING	95%	48,895	99.6
CLASS: G	CONSTRUCTION		52,967	5.82

^{*} The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

	Overhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.388
B.2	Legislative Obligations		
•		WSIAT	0.017
300		Office of Worker Advisor	0.008
		Office of Employer Advisor	0.003
		OHSA	0.073
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.005
		Sub-Total	0.106
B.3	Accident Prevention	CSAO	0.084
B.4	TOTAL OVERHEAD EXPENSES		0.579



2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.448
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.085
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.123
B.3 Accident Prevention	CSAO	0.091
B.4 TOTAL OVERHEAD EXPENSE	ES .	0.662

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 711: ROADBUILDING AND EXCAVATING

Overhead Expenses	· ·	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.491
B.2 Legislative Obligations		
)	WSIAT	0.022
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.093
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.135
B.3 Accident Prevention	CSAO	0.097
B.4 TOTAL OVERHEAD EXPEN	ISES	0.724



2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 719: INSIDE FINISHING

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.673
B.2 Legislative Obligations		
	WSIAT	0.029
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.006
	OHSA	0.127
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.008
	Sub-Total	0.186
B.3 Accident Prevention	CSAO	0.119
B.4 TOTAL OVERHEAD EXPENS	ES	0.977

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

	Overhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.526
B.2	Legislative Obligations		
		WSIAT	0.023
		Office of Worker Advisor	0.011
		Office of Employer Advisor	0.005
		OHSA	0.100
		Mine Rescue	0.000
		Program Administration	0.001
		Institute of Work & Health	0.006
		Sub-Total	0.145
B.3	Accident Prevention	CSAO	0.101
B.4	TOTAL OVERHEAD EXPENSES		0.772



2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 728: ROOFING

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		1.099
B.2 Legislative Obligations		
	WSIAT	0.047
	Office of Worker Advisor	0.024
	Office of Employer Advisor	0.008
	OHSA	0.210
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.012
	Sub-Total	0.302
B.3 Accident Prevention	CSAO	0.172
B.4 TOTAL OVERHEAD EXPENS	ES	1.574

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

	Component	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1	WSIB Administrative		0.626
B.2	Legislative Obligations		
)		WSIAT	0.027
		Office of Worker Advisor	0.014
		Office of Employer Advisor	0.005
		OHSA	0.119
		Mine Rescue	0.000
		Program Administration	0.001
		Institute of Work & Health	0.007
		Sub-Total	0.172
B.3	Accident Prevention	CSAO	0.113
B.4	TOTAL OVERHEAD EXPENSE	SS S	0.912



2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 737: MILLWRIGHTING AND WELDING

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.656
B.2 Legislative Obligations		
	WSIAT	0.028
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.005
	OHSA	0.124
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.008
	Sub-Total	0.179
B.3 Accident Prevention	CSAO	0.117
B.4 TOTAL OVERHEAD EXPENS	SES	0.954

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 741: MASONRY

	Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Premium Rate Component
B.1	WSIB Administrative		1.086
B.2	Legislative Obligations		
		WSIAT	0.047
		Office of Worker Advisor	0.022
		Office of Employer Advisor	0.008
		OHSA	0.206
		Mine Rescue	0.000
		Program Administration	0.001
		Institute of Work & Health	0.012
		Sub-Total	0.297
B.3	Accident Prevention	CSAO	0.170
B.4	TOTAL OVERHEAD EXPENSES		1.555



2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 748: FORM WORK AND DEMOLITION

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		1.399
B.2 Legislative Obligations		
	WSIAT	0.060
	Office of Worker Advisor	0.029
	Office of Employer Advisor	0.010
	OHSA	0.267
	Mine Rescue	0.000
	Program Administration	0.002
	Institute of Work & Health	0.016
	Sub-Total	0.384
B.3 Accident Prevention	CSAO	0.209
B.4 TOTAL OVERHEAD EXPEN	ISES	1.994

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

Overhead E	xpenses	Overhead Expenses	Premium Rate
Compo	nent	Sub-Component	Component
B.1 WSIB Administr	rative		0.814
B.2 Legislative Obli	gations		
		WSIAT	0.035
		Office of Worker Advisor	0.017
		Office of Employer Advisor	0.006
		OHSA	0.155
		Mine Rescue	0.000
		Program Administration	0.001
		Institute of Work & Health	0.009
		Sub-Total	0.223
B.3 Accident Prever	ntion	CSAO	0.136
B.4 TOTAL OVERHEA	AD EXPENSES		1.174



2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.940
B.2 Legislative Obligations		
	WSIAT	0.040
	Office of Worker Advisor	0.020
	Office of Employer Advisor	0.007
	OHSA	0.179
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.011
	Sub-Total	0.258
B.3 Accident Prevention	CSAO	0.152
B.4 TOTAL OVERHEAD EXPENS	BES	1.351

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.624
B.2 Legislative Obligations		
	WSIAT	0.027
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.005
	OHSA	0.118
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	0.171
B.3 Accident Prevention		0.113
B.4 TOTAL OVERHEAD EXPEN	ISES	0.909



RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Rate f ngs	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ım Rate 3 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.397			1.289		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.299)			(0.268)		
b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	0.290	1.389	47%	0.269	1.290	43%
B. OVERHEAD EXPENSES 1. WSIB Administrative	0.388			0.517		
2. Legislative Ubligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.106	0.579	20%	0.105	0.712	23%
C. UNFUNDED LIABILITY		0.957	33%		1.062	35%
D. (GAIN)/LOSS		0.014	%0		(0.033)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	п	2.94	100%		3.03	100%



RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate .00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.777			1.671		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.377)			(0.377)		
b. plus Transfer Charge	0.369	1		0.348		
5. NET NEW CEATING COST	J. 7.0	1.770	% 8	1.643	1.643	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.448			0.649		
2. Legislative Obligations	0.123			0.112		
4. TOTAL OVERHEAD EXPENSES	0.662	0.662	18%	0.875	0.875	23%
C. UNFUNDED LIABILITY		1.220	33%		1.353	35%
D. (GAIN)/LOSS		0.018	%0		(0.042)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.67	100%		3.83	100%



RATE GROUP 711: ROADBUILDING AND EXCAVATING

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 30 Of Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate .00 Of Earnings	Percentage of 2004 Premium Rate	4
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST 3. NET NEW CLAIMS COST 4. WSIB Administrative 2. Legislative Obligations	2.115 (0.511) 0.440 2.045 0.491	2.045	49%	1.891 (0.465) 0.394 1.821 0.691	1.821	43%	
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.097	0.724	17%	0.928	0.928	22%	
C. UNFUNDED LIABILITY		1.409	34%		1.499	%98	
D. (GAIN)/LOSS		0.021	1%		(0.047)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)		4.20	100%		4.20	100%	



RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 00 Of carnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate 00 Of Earnings	Percentage of 2004 Premium Rate	
 A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES 	3.144 (0.602) 0.653 3.196 0.673 0.186 0.119	3.196	50%	3.031 (0.591) 0.632 3.072 0.984 0.171 0.152	3.072	45%	
C. UNFUNDED LIABILITY		2.203	34%		2.529	37%	
D. (GAIN)/LOSS		0.032	%0		(0.079)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)		6.41	100%		6.83	100%	



RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	m Rate) Of rnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate .00 Of Earnings	Percentage of 2004 Premium Rate	
A. NEW CLAIMS COST	3700			7			
2. Second Injury Enhancement Fund (SIEF)	2.240			7:T			
a. minus Relief	(0.449)			(0.468)			
b. plus Transfer Charge	0.467			0.446			
3. NET NEW CLAIMS COST	2.265	2.265	46 %	2.119	2.119	44%	
B. OVERHEAD EXPENSES							
1. WSIB Administrative	0.526			0.760			
2. Legislative Obligations	0.145			0.131			
3. Accident Prevention	0.101			0.127			
4. TOTAL OVERHEAD EXPENSES	0.772	0.772	17%	1.018	1.018	21%	
C. UNFUNDED LIABILITY		1.561	34%		1.744	%98	
D. (GAIN)/LOSS		0.023	%0		(0.055)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)		4.62	100%		4.83	100%	



RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ım Rate 3 Of arnings	Percentage of 2005 Premium Rate	2004 Prer Per \$: Insurable	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF)	5.445			5.238		
a. <i>minus</i> Relief b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	(0.678) 1.132 5.899	5.899	51%	(0.633) 1.092 5.697	5.697	46%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	1.099 0.302 0.172 1.574	1.574	14%	1.600 0.275 0.221 2.098	2.098	17%
C. UNFUNDED LIABILITY		4.066	35%		4.690	38%
D. (GAIN)/LOSS		0.059	1%		(0.148)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		11.60	100%		12.34	100%



RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	9	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	2.884			2.601		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.583)			(0.541)		
b. plus Transfer Charge				0.542		
3. NET NEW CLAIMS COST	2.901	2.901	20%	2.603	2.603	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.626			0.874		
2. Legislative Obligations	0.172			0.151		
3. Accident Prevention	0.113			0.140		
4. TOTAL OVERHEAD EXPENSES		0.912	16%	1.164	1.164	20%
C. UNFUNDED LIABILITY	41	1.999	34%		2.142	37%
D. (GAIN)/LOSS	0	0.029	%0		(0.067)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		5.84	700%		5.84	100%



RATE GROUP 737: MILLWRIGHTING AND WELDING

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate 100 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST	3.024 (0.564) 0.629 3.089	3.089	20%	2.991 (0.605) 0.623 3.010	3.010	45%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.656 0.179 0.117 0.954	0.954	15%	0.969 0.168 0.150 1.287	1.287	19%
C. UNFUNDED LIABILITY		2.129	34%		2.477	37%
D. (GAIN)/LOSS		0.031	1%		(0.078)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		6.20	100%		6.70	100%



RATE GROUP 741: MASONRY

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	5 Premium Rate Per \$100 Of urable Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	5.765			5.524		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(1.149)			(1.038)		
b. plus Transfer Charge	1.198	i c	1	1.151	l G	
3. NET NEW CLAIMS COST	5.81 813	5.815	51%	5.637	5.637	46%
B. OVERHEAD EXPENSES				(
 WSIB Administrative Legislative Obligations 	1.086			1.586		
3. Accident Prevention	0.170			0.219		
4. TOTAL OVERHEAD EXPENSES	1.555	1.555	14%	2.080	2.080	17%
C. UNFUNDED LIABILITY		4.008	35%		4.640	38%
D. (GAIN)/LOSS		0.059	1%		(0.146)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		11.44	100%		12.21	100%



RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ite S	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	lum Rate 00 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF)	7.705			7.672		
b. plus Transfer Charge 3. NET NEW CLAIMS COST		7.800	51%	1.599	7.664	47%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	1.399 0.384 0.209 1.994	1.994	13%	2.062 0.357 0.272 2.691	2.691	16%
C. UNFUNDED LIABILITY		5.376	35%		6.309	38%
D. (GAIN)/LOSS		0.078	1%		(0.199)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	.,	15.25	100%		16.47	100%



RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	5 Premium Rate Per \$100 Of urable Earnings	Percentage of 2005 Premium Rate	2004 Pren Per \$1 Insurable	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST	3.748 (0.438) 0.779 4.090	4.090	20%	3.583 (0.643) 0.747 3.687	3.687	45%
 B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES 	0.814 0.223 0.136 1.174	1.174	14%	1.128 0.195 0.168 1.491	1.491	18%
C. UNFUNDED LIABILITY		2.819	35%		3.035	37%
D. (GAIN)/LOSS		0.041	1%		(0.095)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		8.12	100%		8.12	100%



RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Rate f ngs	Percentage of 2005 Premium Rate	2004 Pre	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	4.571			4.480		
2. Second Injury Enhancement Fund (SIEF)a. minus Reliefb. plus Transfer Charge	(0.633)			(0.627)		
3. NET NEW CLAIMS COST	4.889	4.889	21%	4.788	4.788	46%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.940 0.258 0.152 1.351	1.351	14%	1.387 0.239 0.197 1.824	1.824	17%
C. UNFUNDED LIABILITY		3.370	35%		3.941	38%
D. (GAIN)/LOSS	1	0.049	1%		(0.124)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	ı	99.66	100%		10.43	100%



CLASS G: CONSTRUCTION

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	2.818			2.676		
 Second injury Enhancement Fund (SIEF) minus Relief 	(0.516)			(0.514)		
b. plus Transfer Charge 3. NET NEW CLAIMS COST	0.586	2.888	20%	0.558	2.721	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.624			0.895		
3. Accident Prevention	0.113			0.154		
4. TOTAL OVERHEAD EXPENSES	606.0	606.0	76%	1.192	1.192	20%
C. UNFUNDED LIABILITY		1.991	34%		2.239	37%
D. (GAIN)/LOSS		0.029	%0		(0.070)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		5.82	100%		6.08	100%





Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

		New				2005
Kate		Claims		Unfunded		Premium
Group	Description	Cost	Overhead	Liability	(Gain)/Loss	Rate
		(\$)	(\$)	(\$)	(\$)	(\$)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	1.389	0.579	0.957	0.014	2.94
707	MECHANICAL AND SHEET METAL WORK	1.770	0.662	1.220	0.018	3.67
711	ROADBUILDING AND EXCAVATING	2.045	0.724	1.409	0.021	4.20
719	INSIDE FINISHING	3.196	0.977	2.203	0.032	6.41
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	2.265	0.772	1.561	0.023	4.62
728	ROOFING	5.899	1.574	4.066	0.059	11.60
732	HEAVY CIVIL CONSTRUCTION	2.901	0.912	1.999	0.029	5.84
737	MILLWRIGHTING AND WELDING	3.089	0.954	2.129	0.031	6.20
741	MASONRY	5.815	1.555	4.008	0.059	11.44
748	FORM WORK AND DEMOLITION	7.800	1.994	5.376	0.078	15.25
751	SIDING AND OUTSIDE FINISHING	4.090	1.174	2.819	0.041	8.12
764	HOMEBUILDING	4.889	1.351	3.370	0.049	99.6
CLASS: G	CONSTRUCTION	2.888	606.0	1.991	0.029	5.82



Premium PANNEW Rates

SECTION 6H

Class H – Supporting Documentation





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 810: SCHOOL BOARDS

er Lost Time Injury Rate	1.77%	1.45%	1.23%	1.21%	1.34%	1.28%
Number of LTIs	434	305	270	224	227	221
Employment	24,466	21,035	21,867	18,439	16,987	17,327
Average Insurable Earnings	\$32,841	\$31,010	\$32,233	\$33,578	\$31,833	\$32,406
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$803,491,450	\$652,299,136	\$704,834,986	\$619,132,617	\$540,754,239	\$561,497,572 \$577,327,311
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 817: EDUCATIONAL FACILITIES

Lost Time Injury Rate	0.62%	0.58%	0.57%	0.55%	0.54%
Number of LTIs	552	526	568	546	550 538
Employment	88,984	91,649 91,805	890'66	99,953	101,952
Average Insurable Earnings	\$31,378	\$33,416	\$33,286	\$35,524	\$36,163 \$36,742
Maximum Insurable Earnings Ceiling	\$59,200	\$60,600	\$64,600	\$65,600	\$66,800
Insurable	\$2,792,152,135	\$3,067,757,031	\$3,297,585,850	\$3,550,744,224	\$3,686,950,772 \$3,790,893,289
Year	1999	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

Lost Time Injury Rate	3.23%	3.47%	3.64%	3.77%	3.64% 3.52%
Los	m m	n m	n	m	m m
Number of LTIS	187	250	239	236	233
Employment	5,797	7,201	6,564	6,268	6,393
Average Insurable Earnings	\$33,859 \$30,859	\$35,453	\$37,673	\$38,267	\$38,956
Maximum Insurable Earnings Ceiling	\$59,200	\$60,600	\$64,600	\$65,600	\$66,800
Insurable	\$196,289,120	\$255,313,761	\$247,286,094	\$239,856,218	\$249,057,103 \$256,078,520
Year	1999	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 833: ELECTRIC POWER GENERATION * (CLASS H: GOVERNMENT AND RELATED SERVICES)

Time ury ite	A A A % % 2	%6
Lost Time Injury Rate	N/A N/A 0.58% 0.47%	0.49%
Number of LTIs	N/A N/A 112 89	94
Employment	N/A N/A N/A 19,273 18,997	19,377
Average Insurable Earnings	N/A N/A N/A \$58,836 \$59,252	\$60,319
Maximum Insurable Earnings Ceiling	\$59,200 \$59,300 \$60,600 \$64,600 \$65,600	\$66,800
Insurable Earnings	N/A N/A N/A \$1,133,942,068 \$1,125,589,976	\$1,168,767,607 \$1,201,717,504
Year	1999 2000 2001 2002 2003	2004

^{*} Due to the fact that this is a new rate group effective January 1, 2002 there is no information prior to 2002.



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION *

Lost Time Injury Rate	1.55%	1.45% 1.51%	1.43%	%06:0	0.92%	0.89%
Number of LTIS	110	101	233	137	144	141
Employment	7,080	6,988	16,245	15,294	15,600	15,787
Average Insurable Earnings	\$45,206	\$47,058	\$53,963	\$52,848	\$53,799	\$54,660
Maximum Insurable Earnings Ceiling	\$59,200	\$60,600	\$64,600	\$65,600	\$66,800	\$67,700
Insurable Earnings	\$320,041,229	\$321,849,809	\$876,603,119	\$808,277,401	\$839,282,922	\$862,943,986
Year	1999	2000	2002	2003	2004	2005

^{*} Beginning in 2002, this rate group includes a number of electric utility employers that were moved from Schedule 2.



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 838: NATURAL GAS DISTRIBUTION

		Maximum				
		Insurable	Average		Number	Lost Time
	Insurable	Earnings	Insurable		of	Injury
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate
1999	\$364,118,307	\$59,200	\$44,433	8,195	74	%06:0
2000	\$308,886,714	\$59,300	\$45,599	6,774	48	0.71%
2001	\$282,404,619	\$60,600	\$45,839	6,161	45	0.73%
2002	\$277,058,676	\$64,600	\$46,680	5,935	51	0.86%
2003	\$252,261,252	\$65,600	\$48,047	5,250	42	%08.0
2004	\$261,937,994	\$66,800	\$48,912	5,355	42	0.78%
2002	\$269,322,550	\$67,700	\$49,694	5,419	41	0.76%



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

Lost Time Injury Rate	2.55%	2.41%	2.28%	2.29%
Number of LTIs	979	761	734	754
Employment	38,436	31,541	32,251	32,896
Average Insurable Earnings	\$33,080	\$36,064	\$38,555	\$39,249 \$39,877
Maximum Insurable Earnings Ceiling	\$59,200 \$59,300	\$60,600	\$65,600	\$66,800
Insurable	\$1,271,454,502 \$1,192,075,657	\$1,137,505,651 \$1,200,568,579	\$1,243,439,470	\$1,291,137,808 \$1,327,537,565
Year	1999	2001	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION 2005 PREMIUM RATES

RATE GROUP 851: HOMES FOR NURSING CARE

	Lost Time	Injury	Rate	3.99%	4.25%	3.99%	4.36%	4.11%	4.07%	3.93%
	Number	of	LTIS	1,907	1,955	1,899	2,210	2,298	2,319	2.269
			Employment	47,838	45,973	47,626	50,678	55,892	57,010	57,694
	Average	Insurable	Earnings	\$24,068	\$24,953	\$25,377	\$25,936	\$27,045	\$27,532	\$27,972
Maximum	Insurable	Earnings	Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	\$67,700
		Insurable	Earnings	\$1,151,374,273	\$1,147,169,209	\$1,208,603,664	\$1,314,395,278	\$1,511,601,424	\$1,569,586,455	\$1,613,836,236
			Year	1999	2000	2001	2002	2003	2004	2005



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE

Lost Time Injury Rate	3.09%	2.96%	2.70%	2.81%	3.26%	3.06%
Number of LTIs	257	255	235	267	315	302
Employment	8,319	8,604	8,710	9,516	9,671	9,864
Average Insurable Earnings	\$19,075	\$18,879	\$19,721	\$21,003	\$21,513	\$21,900 \$22,251
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable	\$158,679,820	\$162,441,973	\$171,773,013	\$199,869,927	\$208,041,846	\$216,022,331 \$222,112,433
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION **2005 PREMIUM RATES**

RATE GROUP 853: HOSPITALS *

r Lost Time Injury Rate	1.71%	1.80%	1.75%	1.90%	1.98%	1.91%
Number of LTIs	3,448	3,734	3,775	4,198	4,434	4,369
Employment	201,120	207,175	215,508	220,387	224,418	228,906
Average Insurable Earnings	\$34,592	\$35,955	\$37,076	\$39,135	\$41,016	\$41,754
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$6,957,136,624	\$7,448,979,681	\$7,990,185,026	\$8,624,829,163	\$9,204,744,712	\$9,557,838,719 \$9,827,293,308
Year	1999	2000	2001	2002	2003	2004

^{*} Experience for rate groups 853 and 861 has been combined in order to determine a common 2005 premium rate.



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 857: NURSING SERVICES

er Lost Time Injury Rate	2.66%	2.77%		2.38%	2.80%	2.63%
Number of LTIS	029	1,004	991	820	955	914
Employment	25,180	36,208	37,678	34,491	34,105	34,787
Average Insurable Earnings	\$20,211	\$21,030	\$21,421	\$22,245	\$23,775	\$24,203
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$508,907,831	\$761,453,918	\$807,095,798	\$767,255,932	\$810,839,764	\$841,943,577 \$865,679,651
Year	1999	2000	2001	2002	2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 858: GROUP HOMES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	\$388,740,015	\$59,200	\$26,464	14,689	558	3.80%
2000	\$377,947,174	\$59,300	\$27,340	13,824	562	4.07%
2001	\$410,561,092	\$60,600	\$28,142	14,589	539	3.69%
2002	\$455,985,212	\$64,600	\$29,744	15,330	614	4.01%
2003	\$467,775,565	\$65,600	\$30,723	15,226	733	4.81%
2004	\$485,719,436	\$66,800	\$31,276	15,531	717	4.62%
2005	\$499,412,838	\$67,700	\$31,776	15,717	701	4.46%

Premium Rates

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES *

Lost Time Injury Rate	1.71%	1.80%	1.75%	1.90%	1.98%	1.91%
Number of LTIs	3,448	3,734	3,775	4,198	4,434	4,369
Employment	201,120	207,175	215,508	220,387	224,418	228,906
Average Insurable Earnings	\$34,592	\$35,955	\$37,076	\$39,135	\$41,016	\$41,754
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$6,957,136,624	\$7,448,979,681	\$7,990,185,026	\$8,624,829,163	\$9,204,744,712	\$9,557,838,719 \$9,827,293,308
Year	1999	2000	2001	2002	2003	2004

^{*} Experience for rate groups 853 and 861 has been combined in order to determine a common 2005 premium rate.



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

		Maximum Insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$1,036,658,864	\$59,200	\$29,328	35,347	290	0.82%	
2000	\$1,086,788,084	\$59,300	\$31,312	34,708	315	0.91%	
2001	\$1,197,203,971	\$60,600	\$32,805	36,495	297	0.81%	
2002	\$1,284,966,725	\$64,600	\$33,328	38,555	335	0.87%	
2003	\$1,415,325,835	\$65,600	\$35,357	40,030	355	%68.0	
2004	\$1,469,617,734 \$1,511,049,197	\$66,800	\$35,993	40,831	351	0.83%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

Lost Time Injury Rate	1.87% 1.87% 1.87%	1.88%
Number of LTIS	9,466 9,863 9,698 10,625	11,010
Employment	505,451 513,530 526,023 566,814 574,342	585,829
Average Insurable Earnings	\$31,554 \$32,418 \$33,373 \$35,813 \$37,224	\$37,894
Maximum Insurable Earnings Ceiling	\$59,200 \$59,300 \$60,600 \$64,600	\$66,800
Insurable	\$15,949,044,170 \$16,647,767,587 \$17,555,088,421 \$20,299,479,240 \$21,379,251,926	\$22,199,360,030 \$22,825,204,388
Year	1999 2000 2001 2002 2003	2004



NEW CLAIMS COST BY RATE GROUP

2005

2005 New Claims Cost

Rate	Description	Cost Index *	Cost per LTI (\$)	Premium Rate (\$)
810	SCHOOL BOARDS,	%29	7,097	0.65
817	EDUCATIONAL FACILITIES	%68	9,342	0.33
830	POWER AND TELECOMMUNICATION LINES	760%	16,920	3.66
833	ELECTRIC POWER GENERATION	310%	32,713	0.77
835	OIL, POWER AND WATER DISTRIBUTION	196%	20,673	1.07
838	NATURAL GAS DISTRIBUTION	84%	8,841	0.34
845	LOCAL GOVERNMENT SERVICES	114%	12,069	1.62
851	HOMES FOR NURSING CARE	%26	10,239	2.67
852	HOMES FOR RESIDENTIAL CARE	%66	10,498	2.80
853	HOSPITALS	93%	9,816	0.83
857	NURSING SERVICES	103%	10,906	2.17
828	GROUP HOMES	81%	8,596	2.46
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	93%	9,816	0.83
875	PROFESSIONAL OFFICES AND AGENCIES	109%	11,543	0.59
CLASS: H	GOVERNMENT AND RELATED SERVICES		10,552	1.04

^{*} The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.



RATE GROUP 810: SCHOOL BOARDS

	Overhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.104
B.2	Legislative Obligations		
		WSIAT	0.005
		Office of Worker Advisor	0.002
		Office of Employer Advisor	0.001
		OHSA	0.019
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.001
		Sub-Total	0.028
B.3	Accident Prevention	ESAO	0.065
B.4	TOTAL OVERHEAD EXPENSES		0.198



RATE GROUP 817: EDUCATIONAL FACILITIES

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.051
B.2 Legislative Obligations		
	WSIAT	0.002
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.009
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.013
B.3 Accident Prevention	ESAO	0.044
B.4 TOTAL OVERHEAD EXPENSE	S	0.110

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

	Overhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.409
B.2	Legislative Obligations		
)		WSIAT	0.018
		Office of Worker Advisor	0.009
		Office of Employer Advisor	0.003
		OHSA	0.077
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.005
		Sub-Total	0.112
B.3	Accident Prevention	EUSA	0.584
B.4	TOTAL OVERHEAD EXPENSES		1.105



RATE GROUP 833: ELECTRIC POWER GENERATION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.117
B.2 Legislative Obligations		
	WSIAT	0.005
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.010
B.3 Accident Prevention	EUSA	0.208
B.4 TOTAL OVERHEAD EXPENS	ES	0.336

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

	Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Premium Rate Component
B.1	WSIB Administrative		0.149
B.2	Legislative Obligations		
)		WSIAT	0.007
		Office of Worker Advisor	0.003
		Office of Employer Advisor	0.002
		OHSA	0.028
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.002
		Sub-Total	0.041
B.3	Accident Prevention	EUSA	0.245
B.4	TOTAL OVERHEAD EXPENSES		0.435



RATE GROUP 838: NATURAL GAS DISTRIBUTION

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.057
B.2 Legislative Obligations		
	WSIAT	0.002
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.011
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.015
B.3 Accident Prevention	IAPA	0.021
B.4 TOTAL OVERHEAD EXPENSE	s	0.094

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

	Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Premium Rate Component
B.1	WSIB Administrative		0.277
B.2	Legislative Obligations		
)		WSIAT	0.012
		Office of Worker Advisor	0.006
		Office of Employer Advisor	0.002
		OHSA	0.052
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.076
B.3	Accident Prevention	MHSA	0.077
B.4	TOTAL OVERHEAD EXPENSES		0.430



RATE GROUP 851: HOMES FOR NURSING CARE

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.371
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.071
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.101
B.3 Accident Prevention	HCHSA	0.037
B.4 TOTAL OVERHEAD EXPENSE	S	0.510

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE

	Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Premium Rate Component
B.1	WSIB Administrative		0.382
B.2	Legislative Obligations		
)		WSIAT	0.017
		Office of Worker Advisor	0.008
		Office of Employer Advisor	0.003
		OHSA	0.072
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.005
		Sub-Total	0.105
B.3	Accident Prevention	HCHSA	0.039
B.4	TOTAL OVERHEAD EXPENSES		0.526



RATE GROUP 853: HOSPITALS

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.145
B.2 Legislative Obligations		
	WSIAT	0.007
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.027
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.039
B.3 Accident Prevention	HCHSA	0.019
B.4 TOTAL OVERHEAD EXPENS	SES	0.204

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 857: NURSING SERVICES

	Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative		0.330
B.2	Legislative Obligations		
)		WSIAT	0.015
		Office of Worker Advisor	0.007
		Office of Employer Advisor	0.002
		OHSA	0.062
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.003
		Sub-Total	0.089
B.3	Accident Prevention	HCHSA	0.032
B.4	TOTAL OVERHEAD EXPENSES		0.452



RATE GROUP 858: GROUP HOMES

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.353
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.096
B.3 Accident Prevention	HCHSA	0.035
B.4 TOTAL OVERHEAD EXPENSE	ES	0.486

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES

	Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Premium Rate Component
B.1	WSIB Administrative		0.145
B.2	Legislative Obligations		
		WSIAT	0.007
		Office of Worker Advisor	0.003
		Office of Employer Advisor	0.001
		OHSA	0.027
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.001
		Sub-Total	0.039
B.3	Accident Prevention	HCHSA	0.019
B.4	TOTAL OVERHEAD EXPENSES		0.204



2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.103
B.2 Legislative Obligations		
	WSIAT	0.005
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.019
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.028
B.3 Accident Prevention	HCHSA	0.017
B.4 TOTAL OVERHEAD EXPENS	SES	0.149

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

	Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
	<u>compension</u>	<u>oud component</u>	Component
B.1	WSIB Administrative		0.164
B.2	Legislative Obligations		
		WSIAT	0.007
100		Office of Worker Advisor	0.003
		Office of Employer Advisor	0.001
		OHSA	0.030
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.002
		Sub-Total	0.043
B.3	Accident Prevention	-	0.055
B.4	TOTAL OVERHEAD EXPENSES		0.262



RATE GROUP 810: SCHOOL BOARDS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	gs	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	0.270			0.261		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.060)			(0.059)		
b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	0.056	0.266	41%	0.054	200	\00C
D OVEDHEAD EVDENCES			2			
1. WSIB Administrative	0.104			0.102		
2. Legislative Obligations	0.028			0.017		
4. TOTAL OVERHEAD EXPENSES	0.198	0.198	30%	0.191	0.191	29%
C. UNFUNDED LIABILITY		0.183	28%		0.210	32%
D. (GAIN)/LOSS	-	(0.001)	%0		(0.012)	-5%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.65	100%		0.65	100%



RATE GROUP 817: EDUCATIONAL FACILITIES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 00 Of Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate 00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.135			0.136		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.033)			(0.031)		
b. plus Transfer Charge	0.028			0.028		
3. NET NEW CLAIMS COST	0.131	0.131	40%	0.133	0.133	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.051			0.054		
2. Legislative Obligations	0.013			0.009		
3. Accident Prevention	0.044			0.049		
4. TOTAL OVERHEAD EXPENSES	0.110	0.110	33%	0.112	0.112	32%
C. UNFUNDED LIABILITY		0.090	27%		0.109	31%
D. (GAIN)/LOSS		4	%0		(0.006)	-5%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.33	100%		0.35	100%



RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Rate If ings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST	200			1 446		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.330)			(0.353)		
b. plus Transfer Charge	0.318			0.301		
3. NET NEW CLAIMS COST	1.518	1.518	41%	1.395	1.395	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.409			0.559		
2. Legislative Obligations	0.112			960'0		
3. Accident Prevention	0.584			0.535		
4. TOTAL OVERHEAD EXPENSES	1.105	1.105	30%	1.191	1.191	33%
C. UNFUNDED LIABILITY		1.046	29%		1.141	31%
D. (GAIN)/LOSS		(0.010)	%0		(0.066)	-5%
E. TOTAL PREMIUM RATE (A+B+C+D)	"	3.66	100%		3.66	100%



RATE GROUP 833: ELECTRIC POWER GENERATION

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	um Rate 00 Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate LOO Of Earnings	Percentage of 2004 Premium Rate	
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	0.252			0.249			
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.050)			(0.048)			
b. plus Transter Charge 3. NET NEW CLAIMS COST	0.052	0.255	33%	0.052	0.253	33%	
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations	0.010			0.110			
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.336	0.336	44%	0.320	0.320	45%	
C. UNFUNDED LIABILITY		0.176	23%		0.207	27%	
D. (GAIN)/LOSS		(0.001)	%0		(0.011)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)		0.77	100%		0.77	100%	



RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Rate f ings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF)	0.343			0.364		
a. <i>minus</i> Relief b. <i>plus</i> Transfer Charge	(0.036)			(0.039)		
3. NET NEW CLAIMS COST	0.379	0.379	35%	0.402	0.402	35%
WSIB Administrative Legislative Obligations Accident Prevention	0.149			0.162 0.028 0.245		
4. TOTAL OVERHEAD EXPENSES	0.435	0.435	41%	0.434	0.434	38%
C. UNFUNDED LIABILITY		0.261	24%		0.329	29%
D. (GAIN)/LOSS		(0.002)	%0		(0.019)	-5%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.07	100%		1.15	100%



RATE GROUP 838: NATURAL GAS DISTRIBUTION

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate .00 Of Earnings	Percentage of 2004 Premium Rate	
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	0.137			0.120			
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.019)			(0.017)			
b. plus Transfer Charge 3. NET NEW CLAIMS COST	0.028	0.146	43%	0.025	0.129	42%	
B. OVERHEAD EXPENSES							
 WSIB Administrative Legislative Obligations 	0.057			0.051			
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.021	0.094	%%	0.023	000	7020	
C. UNFUNDED LIABILITY		0.101	30%		0.105	34%	
D. (GAIN)/LOSS		(0.001)	%0		(0.006)	-5%	
E. TOTAL PREMIUM RATE (A+B+C+D)		0.34	100%		0.31	100%	



RATE GROUP 845: LOCAL GOVERNMENT SERVICES

	2005 Premium Rate Per \$100 Of	Rate	Percentage of 2005	2004 Premium Rate Per \$100 Of	າ Rate Of	Percentage of 2004
Component	Insurable Earnings	ıgs	Premium Rate	Insurable Earnings	nings	Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.704			0.678		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.146)			(0.133)		
b. plus Transfer Charge	0.146			0.141		
3. NET NEW CLAIMS COST	0.705	0.705	44%	0.686	0.686	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.277			0.275		
2. Legislative Obligations	0.076			0.047		
3. Accident Prevention	0.077			0.085		
4. TOTAL OVERHEAD EXPENSES	0.430	0.430	27%	0.408	0.408	25%
C. UNFUNDED LIABILITY		0.486	30%		0.561	35%
D. (GAIN)/LOSS	1	(0.005)	%0		(0.032)	-5%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.62	100%		1.62	100%



RATE GROUP 851: HOMES FOR NURSING CARE

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate 100 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.461			1349		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.483)			(0.417)		
b. plus Transfer Charge 3. NET NEW CLAIMS COST	0.304	1.283	48 %	0.281	1.213	44%
B. OVERHEAD EXPENSES						
 WSIB Administrative Legislative Obligations 	0.371			0.083		
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.037	0.510	19%	0.043	0.614	22%
C. UNFUNDED LIABILITY		0.884	33%		0.992	36%
D. (GAIN)/LOSS		(0.009)	%0		(0.057)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.67	100%		2.76	100%



RATE GROUP 852: HOMES FOR RESIDENTIAL CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	Rate f ngs	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.420			1.349		
 Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 	(0.367)			(0.417)		
3. NET NEW CLAIMS COST	1.349	1.349	48%	1.213	1.213	44%
B. OVERHEAD EXPENSES						
West Administrative Legislative Obligations	0.382			0.487		
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.039	0.526	19%	0.043	0.614	22%
C. UNFUNDED LIABILITY		0.930	33%		0.992	36%
D. (GAIN)/LOSS		(0.009)	%0	1	(0.057)	-5%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.80	100%	"	2.76	100%

RATE GROUP 853: HOSPITALS *

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ım Rate 3 Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate .00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.433 (0.155) 0.090 0.369 0.039 0.019	0.369	44%	0.424 (0.146) 0.088 0.368 0.147 0.025 0.025	0.368	43%
C. UNFUNDED LIABILITY		0.254	31%		0.301	32%
D. (GAIN)/LOSS		(0.002)	%0		(0.017)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.83	100%		0.85	100%

^{*} Experience for rate groups 853 and 861 has been combined in order to determine a common 2005 premium rate.



RATE GROUP 857: NURSING SERVICES

	2005 Premium Rate Per \$100 Of	Percentage of 2005	2004 Premium Rate Per \$100 Of	Percentage of 2004
Component	Insurable Earnings	Premium Rate	Insurable Earnings	Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.143		1.016	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.362)		(0.292)	
b. plus Transfer Charge	0.238		0.212	
3. NET NEW CLAIMS COST	1.019	47%	0.936 0.936	44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.330		0.375	
2. Legislative Obligations	0.089		0.064	
3. Accident Prevention	0.032		0.036	
4. TOTAL OVERHEAD EXPENSES	0.452 0.452	21%	0.476 0.476	22%
C. UNFUNDED LIABILITY	0.703	32%	0.765	36%
D. (GAIN)/LOSS	(0.007)	%0	(0.044)	-5%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.17	100%	2.13	100%



RATE GROUP 858: GROUP HOMES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2005 Premium Rate		2004 Premium Rate Per \$100 Of Insurable Earnings	4 4	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST	1 205		-	200		
2. Second Injury Enhancement Fund (SIEF)			i			
b. plus Transfer Charge	0.255		0.0	0.226		
3. NET NEW CLAIMS COST	1.170	0 48%		1.057	22	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.353		0.7	0.424		
2. Legislative Obligations	960.0		0.0	0.072		
3. Accident Prevention	0.035		0.0	0.039		
4. TOTAL OVERHEAD EXPENSES	0.486 0.486	9 20%		0.536 0.536	36	22%
C. UNFUNDED LIABILITY	0.807	33%	%	0.864	4	36%
D. (GAIN)/LOSS	(0.008)		%0	(0.050)	(09	-5%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.46	200%	%	2.41	ਚ∥	100%



RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES *

Component	2005 Premium Rat Per \$100 Of Insurable Earnings	5 Premium Rate Per \$100 Of urable Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2004 Premium Rate
 A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES 	0.433 (0.155) 0.090 0.369 0.039 0.019	0.369	44%	0.424 (0.146) 0.088 0.368 0.025 0.025 0.022	0.368	43% 8% 8% 8%
C. UNFUNDED LIABILITY		0.254	31%		0.301	35%
D. (GAIN)/LOSS		(0.002)	%0		(0.017)	%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.83	100%		0.85	100%

^{*} Experience for rate groups 853 and 861 has been combined in order to determine a common 2005 premium rate.



RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Rate of ings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ilum Rate 00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention	0.267 (0.059) 0.055 0.264 0.103	0.264	45%	0.262 (0.058) 0.055 0.258 0.103	0.258	43%
4. TOTAL OVERHEAD EXPENSES	0.149	0.149	75%	0.141	0.141	24%
C. UNFUNDED LIABILITY		0.182	31%		0.211	35%
D. (GAIN)/LOSS		(0.001)	%0		(0.012)	-5%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.59	100%		0.60	100%

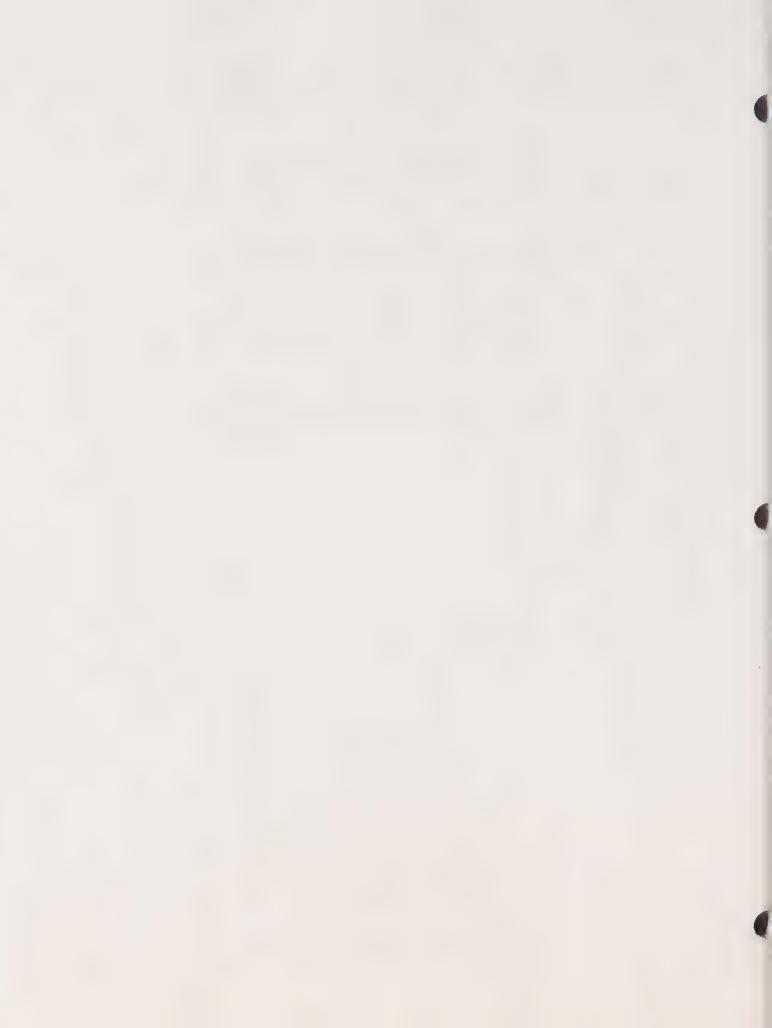


Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Rate f ngs	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	Rate of ings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	0.507			0.479		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.152)			(0.137)		
b. plus Transfer Charge 3. NET NEW CLAIMS COST	0.105	0.460	44%	0.100	0 442	42%
				!		
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.164			0.178		
Legislative Obligations Accident Prevention	0.043			0.030		
4. TOTAL OVERHEAD EXPENSES	0.262	0.262	25%	0.268	0.268	76%
C. UNFUNDED LIABILITY		0.317	30%		0.362	34%
D. (GAIN)/LOSS	1	(0.003)	%0		(0.020)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)	11	1.04	100%		1.05	100%



Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

Rate		New		Unfunded		2005 Premium
Group	Description	Cost	Overhead	Liability	(Gain)/Loss	Rate
		(\$)	(\$)	(\$)	(\$)	(\$)
810	SCHOOL BOARDS	0.266	0.198	0.183	(0.001)	0.65
817	EDUCATIONAL FACILITIES	0.131	0.110	0.090	0.000	0.33
830	POWER AND TELECOMMUNICATION LINES	1.518	1.105	1.046	(0.010)	3.66
833	ELECTRIC POWER GENERATION	0.255	0.336	0.176	(0.001)	0.77
835	OIL, POWER AND WATER DISTRIBUTION	0.379	0.435	0.261	(0.002)	1.07
838	NATURAL GAS DISTRIBUTION	0.146	0.094	0.101	(0.001)	0.34
845	LOCAL GOVERNMENT SERVICES	0.705	0.430	0.486	(0.002)	1.62
851	HOMES FOR NURSING CARE	1.283	0.510	0.884	(0.00)	2.67
852	HOMES FOR RESIDENTIAL CARE	1.349	0.526	0.930	(0.000)	2.80
853	HOSPITALS	0.369	0.204	0.254	(0.002)	0.83
857	NURSING SERVICES	1.019	0.452	0.703	(0.007)	2.17
828	GROUP HOMES	1.170	0.486	0.807	(0.008)	2.46
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0.369	0.204	0.254	(0.002)	0.83
875	PROFESSIONAL OFFICES AND AGENCIES	0.264	0.149	0.182	(0.001)	0.59
CLASS: H	CLASS: H GOVERNMENT AND RELATED SERVICES	0.460	0.262	0.317	(0.003)	1.04



Premium PANEW Rates

SECTION 61

Class I – Supporting Documentation





2005 PREMIUM RATES Premium Rates

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

Lost Time Injury Rate	1.99%	2.06%	1.87%	1.95%	1.85%	1.73%
Number of LTIs	314	328	293	308	321	307
Employment	15,818	15,936	15,688	15,819	17,369	17,716
Average Insurable Earnings	\$25,371	\$26,019	\$27,862	\$28,694	\$27,644	\$28,335 \$29,327
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable	\$401,321,558	\$414,642,112	\$437,086,982	\$453,902,911	\$480,140,365	\$501,986,752
Year	1999	2000	2001	2002	2003	2004





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 908: OTHER REAL ESTATE SERVICES

		Maximum					
		insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$466,975,586	\$59,200	\$27,178	17,182	305	1.78%	
2000	\$529,270,397	\$59,300	\$28,632	18,485	291	1.57%	
2001	\$592,089,947	\$60,600	\$30,123	19,656	279	1.42%	
2002	\$633,162,557	\$64,600	\$30,143	21,005	239	1.14%	
2003	\$667,828,451	\$65,600	\$30,659	21,782	258	1.18%	
2004	\$698,214,646	\$66,800	\$31,425	22,218	241	1.08%	
2005	\$737,105,201	\$67,700	\$32,525	22,662	230	1.01%	



Premium Rates

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

Lost Time Injury Rate	2.28% 1.95% 2.08%	1.99%	1.84%
Number of LTIs	495 442 496	532	500
Employment	21,681 22,609 23,802	24,449	27,222 27,766
Average Insurable Earnings	\$20,976 \$21,982 \$22,805	\$24,043	\$24,778
Maximum Insurable Earnings Ceiling	\$59,200 \$59,300 \$60,600	\$64,600	\$66,800
Insurable Earnings	\$454,778,648 \$496,987,367 \$542,807,416	\$587,827,142 \$645,146,596	\$674,500,766 \$712,070,459
Year	1999 2000 2001	2002	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 919: RESTAURANTS AND CATERING

		Maximum					
		Insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$3,395,780,138	\$59,200	\$15,746	215,660	5,614	2.60%	
2000	\$3,730,469,062	\$59,300	\$16,286	229,060	6,389	2.79%	
2001	\$4,003,649,730	\$60,600	\$16,867	237,366	5,998	2.53%	
2002	\$4,173,562,987	\$64,600	\$16,863	247,498	5,877	2.37%	
2003	\$4,396,276,075	\$65,600	\$17,028	258,179	5,227	2.02%	
2004	\$4,596,306,636	\$66,800	\$17,454	263,343	5,148	1.95%	
2005	\$4,852,320,916	\$67,700	\$18,065	268,610	4,913	1.83%	



Premium Rates

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

Lost Time Injury Rate	3.53%	3.24%	2.88%	3.04%	2.68%	2.56%
Number of LTIs	1,017	951	879	910	758	740
Employment	28,795	29,387	30,507	29,943	28,330	28,897
Average Insurable Earnings	\$19,431	\$20,131	\$20,118	\$21,278	\$22,274	\$22,831 \$23,630
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800
Insurable Earnings	\$559,511,615	\$591,585,259	\$613,741,817	\$637,129,628	\$631,033,027	\$659,745,030 \$696,492,828
Year	1999	2000	2001	2002	2003	2005



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 923: JANITORIAL SERVICES

Insurable Earnings Average Insurable Earnings Average Insurable Plannings Number Injuin Planning Lost Till Injuin \$496,042,910 \$59,200 \$17,651 28,103 709 2.52 \$530,682,660 \$59,300 \$19,138 27,729 738 2.66 \$530,682,660 \$59,300 \$19,138 27,729 738 2.65 \$573,419,574 \$60,600 \$19,316 29,686 745 2.52 \$594,047,254 \$64,600 \$20,522 28,947 730 2.52 \$647,581,391 \$65,600 \$20,006 32,369 722 2.23 \$677,046,344 \$66,800 \$20,506 33,016 704 2.13 \$714,757,826 \$67,700 \$21,224 33,676 672 2.00			Maximum				
Earnings Insurable insurable of Earnings Employment LTIs \$59,200 \$17,651 28,103 709 \$59,300 \$19,138 27,729 738 \$60,600 \$19,316 29,686 745 \$64,600 \$20,522 28,947 730 \$65,600 \$20,006 32,369 722 \$65,800 \$20,506 33,016 704 \$67,700 \$21,224 33,676 672			Insurable	Average		Number	Lost Time
Ceiling Earnings Employment LTIs \$59,200 \$17,651 28,103 709 \$59,300 \$19,138 27,729 738 \$60,600 \$19,316 29,686 745 \$64,600 \$20,522 28,947 730 \$65,600 \$20,006 32,369 722 \$65,600 \$20,006 32,369 704 \$66,800 \$20,506 33,016 704 \$67,700 \$21,224 33,676 672		Insurable	Earnings	Insurable		ot	Injury
\$59,200 \$17,651 28,103 709 \$59,300 \$19,138 27,729 738 \$60,600 \$19,316 29,686 745 \$64,600 \$20,522 28,947 730 \$65,600 \$20,006 32,369 722 \$65,800 \$20,506 33,016 704 \$67,700 \$21,224 33,676 672		Earnings	Ceiling	Earnings	Employment	LTIS	Rate
\$59,300 \$19,138 27,729 738 \$60,600 \$19,316 29,686 745 \$64,600 \$20,522 28,947 730 \$65,600 \$20,006 32,369 722 \$66,800 \$20,506 33,016 704 \$67,700 \$21,224 33,676 672	÷	496,042,910	\$59,200	\$17,651	28,103	402	2.52%
\$60,600 \$19,316 29,686 745 \$64,600 \$20,522 28,947 730 \$65,600 \$20,006 32,369 722 \$66,800 \$20,506 33,016 704 \$67,700 \$21,224 33,676 672	49	530,682,660	\$59,300	\$19,138	27,729	738	2.66%
\$64,600 \$20,522 28,947 730 \$65,600 \$20,006 32,369 722 \$66,800 \$20,506 33,016 704 \$67,700 \$21,224 33,676 672	4	573,419,574	\$60,600	\$19,316	29,686	745	2.51%
\$65,600 \$20,006 32,369 722 \$66,800 \$20,506 33,016 704 \$67,700 \$21,224 33,676 672	4)	594,047,254	\$64,600	\$20,522	28,947	730	2.52%
\$66,800 \$20,506 33,016 704 \$67,700 \$21,224 33,676 672	€	647,581,391	\$65,600	\$20,006	32,369	722	2.23%
\$67,700 \$21,224 33,676 672	\$	577,046,344	\$66,800	\$20,506	33,016	704	2.13%
	€	714,757,826	\$67,700	\$21,224	33,676	672	2.00%



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

Lost Time Injury Rate	7.51%	%92.9	%60.9	6.10%	5.33%	5.11%	4.78%
Number of LTIs	2,438	2,341	1,805	1,986	1,848	1,808	1,725
Employment	32,443	34,632	29,658	32,548	34,683	35,377	36,085
Average Insurable Earnings	\$17,637	\$18,337	\$18,406	\$18,580	\$19,569	\$20,058	\$20,760
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	\$67,700
Insurable	\$572,192,010	\$635,046,809	\$545,883,719	\$604,739,793	\$678,720,651	\$709,602,441	\$749,127,297
Year	1999	2000	2001	2002	2003	2004	2005





5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

(CLASS I: OTHER SERVICES)

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

		Maximum					
		Insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$272,157,155	\$59,200	\$25,081	10,851	290	2.67%	
2000	\$302,270,848	\$59,300	\$25,726	11,750	353	3.00%	
2001	\$311,005,324	\$60,600	\$27,581	11,276	379	3.36%	
2002	\$336,617,686	\$64,600	\$27,935	12,050	345	2.86%	
2003	\$362,609,139	\$65,600	\$27,300	13,282	350	2.64%	
2004	\$379,107,855	\$66,800	\$27,983	13,548	338	2.49%	
2005	\$400,224,162	\$67,700	\$28,962	13,819	322	2.33%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

Lost Time Injury Rate	2.11% 2.00% 2.12% 1.97% 1.80%	1.71%
Number of LTIS	489 474 617 601 592	572
Employment	23,210 23,677 29,073 30,505 32,834	33,491
Average Insurable Earnings	\$22,989 \$23,540 \$26,322 \$26,363	\$26,796
Maximum Insurable Earnings Ceiling	\$59,200 \$59,300 \$60,600 \$64,600 \$65,600	\$66,800
Insurable	\$533,575,749 \$557,347,353 \$765,269,490 \$804,193,868 \$858,335,663	\$897,389,936
Year	1999 2000 2001 2002 2003	2005



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 944: PERSONAL SERVICES

3	Insurable	Maximum Insurable Earnings	Average		Number of	Lost Time Injury	
rear	Earnings	Celling	Earnings	Employment	LTIS	Rate	
1999	\$460,929,068	\$59,200	\$18,404	25,045	633	2.53%	
2000	\$272,557,545	\$59,300	\$18,349	14,854	320	2.15%	
2001	\$267,889,455	\$60,600	\$19,903	13,460	254	1.89%	
2002	\$265,741,680	\$64,600	\$20,080	13,234	234	1.77%	
2003	\$280,527,804	\$65,600	\$21,260	13,195	232	1.76%	
2004	\$293,291,819	\$66,800	\$21,792	13,459	219	1.63%	
2005	\$309,628,173	\$67,700	\$22,554	13,728	209	1.52%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

		Maximum					
	elderiisul	Insurable	Average		Number	Lost Time	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$2,510,366,532	\$59,200	\$25,070	100,134	171	0.17%	
2000	\$2,742,315,389	\$59,300	\$27,324	100,363	209	0.21%	
2001	\$2,957,172,863	\$60,600	\$31,563	93,691	173	0.18%	
2002	\$2,997,586,932	\$64,600	\$31,008	96,671	177	0.18%	
2003	\$3,120,855,829	\$65,600	\$28,852	108,168	166	0.15%	
2004	\$3,262,854,769 \$3,444,595,780	\$66,800	\$29,573	110,331	160	0.15%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

		Maximum					
		Insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$3,477,105,989	\$59,200	\$28.894	120.340	441	0.37%	
2000	\$3,853,984,729	\$59,300	\$29,052	132,658	533	0.40%	
2001	\$4,507,161,976	\$60,600	\$29,606	152,238	571	0.38%	
2002	\$5,121,651,492	\$64,600	\$31,051	164,943	575	0.35%	
2003	\$5,471,530,808	\$65,600	\$30,669	178,406	645	0.36%	
2004	\$5,720,485,460	\$66,800	\$31,436	181,974	604	0.33%	
2005	\$6,039,116,500	\$67,700	\$32,536	185,613	576	0.31%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

1		1
Lost Time Injury Rate	1.70% 1.34% 1.26% 1.12% 0.96%	0.90%
Number of LTIS	358 311 266 265 216	207
Employment	23,129 23,129 21,182 23,568 22,538	22,989
Average Insurable Earnings	\$35,782 \$33,652 \$35,721 \$35,197 \$35,813	\$36,708
Maximum Insurable Earnings Ceiling	\$59,200 \$59,300 \$60,600 \$64,600 \$65,600	\$66,800
Insurable	\$755,318,276 \$778,346,984 \$756,645,236 \$829,531,459 \$807,136,411	\$843,861,118 \$890,864,182
Year	1999 2000 2001 2002 2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 975: LINEN AND LAUNDRY SERVICES

		Maximum					
		Insurable	Average		Number	Lost Time	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$197,174,573	\$59,200	\$26,133	7,545	239	3.17%	
2000	\$206,629,039	\$59,300	\$26,217	7,881	238	3.02%	
2001	\$220,193,356	\$60,600	\$26,603	8,277	246	2.97%	
2002	\$230,266,036	\$64,600	\$26,982	8,534	228	2.67%	
2003	\$235,709,853	\$65,600	\$27,875	8,456	228	2.70%	
2004	\$246,434,651	\$66,800	\$28,572	8,625	215	2.49%	
2005	\$260,161,061	\$67,700	\$29,572	8,798	205	2.33%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

Lost Time Injury Rate	0.62%	0.71% 0.75% 0.62%	0.60%
Number of LTIs	170	188 201 183	181
Employment	27,484 27,692	26,607 26,967 29,370	29,957
Average Insurable Earnings	\$23,828 \$24,677	\$26,779 \$27,822 \$26,911	\$27,584
Maximum Insurable Earnings Ceiling	\$59,200 \$59,300	\$60,600 \$64,600 \$65,600	\$66,800
Insurable	\$654,888,082 \$683,354,036	\$712,505,153 \$750,286,386 \$790,366,341	\$826,328,010 \$872,354,480
Year	1999	2001 2002 2003	2004



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

		Maximum					
		Insurable	Average		Number	Lost Time	
	Insurable	Earnings	Insurable		of	Injury	
Year	Earnings	Ceiling	Earnings	Employment	LTIS	Rate	
1999	\$849,926,892	\$59,200	\$41,462	20,499	128	0.62%	
2000	\$1,023,372,466	\$59,300	\$39,155	26,136	112	0.43%	
2001	\$1,064,117,233	\$60,600	\$42,481	25,049	124	0.50%	
2002	\$1,092,131,080	\$64,600	\$41,990	26,009	127	0.49%	
2003	\$1,028,495,033	\$65,600	\$43,535	23,625	88	0.38%	
2004	\$1,075,291,557	\$66,800	\$44,623	24,098	87	0.36%	
2002	\$1,135,185,297	\$67,700	\$46,185	24,580	83	0.34%	



5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

ue ue	0 0 0 0 0	\c. \c.
Lost Time Injury Rate	1.93% 1.91% 1.74% 1.65%	1.39%
Number of LTIs	13,811 14,221 13,313 13,283 12,367	12,031
Employment	715,899 745,978 767,216 802,690 849,274	866,261 883,586
Average Insurable Earnings	\$22,431 \$23,257 \$24,596 \$25,056 \$24,847	\$25,469 \$26,360
Maximum Insurable Earnings Ceiling	\$59,200 \$59,300 \$60,600 \$64,600 \$65,600	\$66,800
Insurable Earnings	\$16,058,044,781 \$17,348,862,055 \$18,870,639,271 \$20,112,378,891 \$21,102,293,437	\$22,062,447,788 \$23,291,326,130
Year	1999 2000 2001 2002 2003	2004



NEW CLAIMS COST BY RATE GROUP

2005

2005 New Claims Cost

Rate	Description	Cost Index * (%)	Cost per LTI	Premiun Rate (\$)
902	APARTMENT AND CONDOMINIUM SERVICES	195%	21,071	2.41
806	OTHER REAL ESTATE SERVICES	165%	17,847	1.19
911	SECURITY AND INVESTIGATION SERVICES	%86	10,653	1.53
919	RESTAURANTS AND CATERING	%69	7,429	1.67
921	HOTELS, MOTELS AND CAMPING	112%	12,139	2.58
923	JANITORIAL SERVICES	157%	16,955	3.16
929	SUPPLY OF NON-CLERICAL LABOUR	%68	9,631	4.51
933	EQUIPMENT RENTAL AND REPAIR SERVICES	145%	15,704	2.76
937	RECREATIONAL SERVICES AND FACILITIES	106%	11,517	1.56
944	PERSONAL SERVICES	157%	17,022	2.36
926	LEGAL AND FINANCIAL SERVICES	141%	15,276	0.17
958	TECHNICAL AND BUSINESS SERVICES	115%	12,438	0.29
962	ADVERTISING AND ENTERTAINMENT	154%	16,620	0.88
975	LINEN AND LAUNDRY SERVICES	184%	19,862	3.06
981	MEMBERSHIP ORGANIZATIONS	123%	13,311	0.59
983	COMMUNICATIONS INDUSTRIES	189%	20,429	0.33
- 300				
CLASS: I	OTHER SERVICES		10,818	1.16

^{*} The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Premium Rate Component
B.1 WSIB Administrative		0.354
B.2 Legislative Obligations		
)	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.097
B.3 Accident Prevention	IAPA	0.042
B.4 TOTAL OVERHEAD EXPENS	SES	0.493



RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.214
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.041
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.060
B.3 Accident Prevention	IAPA	0.029
B.4 TOTAL OVERHEAD EXPENSES		0.301

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

Overhead Expenses	Overhead Expenses	Premium Rate
Component	Sub-Component	Component
B.1 WSIB Administrative		0.275
B.2 Legislative Obligations		
&		
)	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.052
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Code Total	0.070
	Sub-Total	0.076
B.3 Accident Prevention	IAPA	0.032
B.4 TOTAL OVERHEAD EXPEN	SEC	0.384
B.4 TOTAL OVERHEAD EXPEN	313	0.304



RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.292
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.079
B.3 Accident Prevention	OSSA	0.026
B.4 TOTAL OVERHEAD EXPENSE	ES	0.398

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

	Overhead Expenses	Overhead Expenses	Premium Rate
	Component	Sub-Component	Component
B.1	WSIB Administrative		0.369
B.2	Legislative Obligations		
)		WSIAT	0.016
		Office of Worker Advisor	0.008
		Office of Employer Advisor	0.002
		OHSA	0.069
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.005
		Sub-Total	0.100
B.3	Accident Prevention	OSSA	0.035
B.4	TOTAL OVERHEAD EXPENSES		0.505



RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Premium Rate Component
B.1 WSIB Administrative		0.418
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.113
B.3 Accident Prevention	IAPA	0.050
B.4 TOTAL OVERHEAD EXPEN	SES	0.582

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.532
B.2 Legislative Obligations		
)	WSIAT	0.023
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.005
	OHSA	0.101
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.146
B.3 Accident Prevention	IAPA	0.064
B.4 TOTAL OVERHEAD EXPEN	NSES	0.743



RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.384
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.073
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.106
B.3 Accident Prevention	OSSA	0.037
B.4 TOTAL OVERHEAD EXPENS	SES	0.527

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

Overhead Expens <u>Component</u>	Ses Overhead Expenses Sub-Component	Premium Rate <u>Component</u>
B.1 WSIB Administrative		0.281
B.2 Legislative Obligation	es	
)	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.053
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.077
B.3 Accident Prevention	OSSA	0.025
B.4 TOTAL OVERHEAD EX	PENSES	0.384



RATE GROUP 944: PERSONAL SERVICES

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.350
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.095
B.3 Accident Prevention	OSSA	0.033
B.4 TOTAL OVERHEAD EXPENSE	S	0.479

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

	ead Expenses	Overhead Expenses	Premium Rate
Co	mponent	Sub-Component	Component
B.1 WSIB Adr	ninistrative		0.028
B.2 Legislative	e Obligations		
)		WSIAT	0.001
		Office of Worker Advisor	0.001
		Office of Employer Advisor	0.000
		OHSA	0.005
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.000
		Sub-Total	0.008
B.3 Accident I	Prevention	OSSA	0.013
B.4 TOTAL OV	ERHEAD EXPENSE	S	0.049



RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.049
B.2 Legislative Obligations		
	WSIAT	0.002
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.009
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.013
B.3 Accident Prevention	IAPA	0.021
B.4 TOTAL OVERHEAD EXPENSES		0.085

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

Overhead Expens <u>Component</u>	Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.159
B.2 Legislative Obligation	s	
)	WSIAT	0.007
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.002
	OHSA	0.030
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	0.043
B.3 Accident Prevention	OSSA	0.019
B.4 TOTAL OVERHEAD EXI	PENSES	0.221



RATE GROUP 975: LINEN AND LAUNDRY SERVICES

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.409
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.077
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.112
B.3 Accident Prevention	IAPA	0.049
B.4 TOTAL OVERHEAD EXPENSES		0.570

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Premium Rate Component
B.1 WSIB Administrative		0.104
		0.104
B.2 Legislative Obligations		
)	WSIAT	0.005
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.019
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.028
B.3 Accident Prevention	OSSA	0.017
B.4 TOTAL OVERHEAD EXPENS	ES	0.150



RATE GROUP 983: COMMUNICATIONS INDUSTRIES

	Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Premium Rate Component
B.1	WSIB Administrative		0.069
B.2	Legislative Obligations		
		WSIAT	0.003
		Office of Worker Advisor	0.001
		Office of Employer Advisor	0.000
		OHSA	0.000
		Mine Rescue	0.000
		Program Administration	0.000
		Institute of Work & Health	0.001
		Sub-Total	0.005
B.3	Accident Prevention	N/A	0.000
B.4	TOTAL OVERHEAD EXPENSES		0.076

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2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	Premium Rate Component
B.1 WSIB Administrative		0.183
B.2 Legislative Obligations		
)	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.034
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	0.049
B.3 Accident Prevention	-	0.024
B.4 TOTAL OVERHEAD EXPEN	SES	0.256



RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Im Rate) Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.182			1.096		
2. Second injury Enhancement Fund (SIEF) a. <i>minus</i> Relief b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	(0.258) 0.246 1.171	1.171	49%	(0.255) 0.228 1.070	1.070	44%
 B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES 	0.354 0.097 0.042 0.493	0.493	20%	0.429 0.073 0.046 0.549	0.549	23%
C. UNFUNDED LIABILITY		0.807	33%		0.877	36%
D. (GAIN)/LOSS		(0.063)	%6-		(0.086)	-4%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.41	100%		2.41	100%



RATE GROUP 908: OTHER REAL ESTATE SERVICES

	2005 Premium Rate Per \$100 Of	Percentage of 2005	2004 Premium Rate Per \$100 Of	Percentage of 2004
Component	Insurable Earnings	Premium Rate	Insurable Earnings	Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.565		0.562	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.139)		(0.127)	
b. plus Transfer Charge	0.117		0.117	
3. NET NEW CLAIMS COST	0.544	46%	0.553 0.553	44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.214		0.222	
2. Legislative Obligations	0.060		0.037	
3. Accident Prevention	0.029		0.033	
4. TOTAL OVERHEAD EXPENSES	0.301	72%	0.293	23%
C. UNFUNDED LIABILITY	0.375	32%	0.453	36%
D. (GAIN)/LOSS	(0.029)	-5%	(0.044)	%6-
E. TOTAL PREMIUM RATE (A+B+C+D)	1.19	100%	1.26	100%



RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	um Rate 00 Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 30 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.724			0.710		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.172)			(0.144)		
b. plus Transfer Charge	0.151			0.148		
3. NET NEW CLAIMS COST	0.703	0.703	46%	0.714	0.714	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.275			0.286		
2. Legislative Obligations	0.076			0.049		
3. Accident Prevention	0.032			0.037		
4. TOTAL OVERHEAD EXPENSES	0.384	0.384	25%	0.373	0.373	23%
C. UNFUNDED LIABILITY		0.485	32%		0.584	36%
D. (GAIN)/LOSS		(0.038)	-5%		(0.057)	-4%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.53	100%		1.61	100%



RATE GROUP 919: RESTAURANTS AND CATERING

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	0.763			767		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.144)			(0.142)		
b. plus Transfer Charge	0.159			0.159		
3. NET NEW CLAIMS COST	0.779	0.779	41%	0.782	0.782	44%
B. OVERHEAD EXPENSES						
WSIB Administrative Legislative Obligations	0.292			0.314		
3. Accident Prevention	0.026			0.029		
4. TOTAL OVERHEAD EXPENSES	0.398	0.398	24%	0.397	0.397	23%
C. UNFUNDED LIABILITY		0.537	32%		0.641	36%
D. (GAIN)/LOSS		(0.042)	-3%		(0.063)	-4%
E. IOIAL PREMIUM KAIE (A+B+C+D)		1.67	100%		1.76	100%



RATE GROUP 921: HOTELS, MOTELS AND CAMPING

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1 249		7	
2. Second Injury Enhancement Fund (SIEF)			1611	
a. minus Relief	(0.242)		(0.225)	
b. plus Transfer Charge	0.260		0.248	
3. NET NEW CLAIMS COST	1.267	49%	1.215	5 45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.369		0.488	
2. Legislative Obligations	0.100		0.083	
3. Accident Prevention	0.035		0.038	
4. TOTAL OVERHEAD EXPENSES	0.505	20%	609.0	22%
C. UNFUNDED LIABILITY	0.873	34%	0.995	37%
D. (GAIN)/LOSS	(0.068)	-3%	(260.0)	.7
E. TOTAL PREMIUM RATE (A+B+C+D)	2.58	100%	2.72	100%



RATE GROUP 923: JANITORIAL SERVICES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	Rate f ings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.618			1.510		
Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.381)			(0.328)		
b. plus Transfer Charge	0.336			0.315		
3. NET NEW CLAIMS COST	1.574	1.574	20%	1.497	1.497	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.418			0.600		
2. Legislative Obligations	0.113			0.104		
3. Accident Prevention	0.050			0.056		
4. TOTAL OVERHEAD EXPENSES		0.582	18%	0.760	0.760	23%
C. UNFUNDED LIABILITY	Н	1.085	34%		1.226	36%
D. (GAIN)/LOSS	0)	(0.085)	%6-	,	(0.120)	-4%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.16	100%	11	3.36	100%



RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ilum Rate 00 Of Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	m Rate) Of rnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF)	2.251			2.150		
a. <i>minus</i> Relief b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	(0.416) 0.468 2.303	2.303	51%	(0.394) 0.448 2.205	2.205	46%
B. OVERHEAD EXPENSES1. WSIB Administrative2. Legislative Obligations	0.532			0.780		
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.064	0.743	16%	0.072	0.987	20%
C. UNFUNDED LIABILITY		1.587	35%		1.806	37%
D. (GAIN)/LOSS		(0.124)	-3%		(0.177)	-4%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.51	100%		4.82	100%



RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.282			1.159		
 Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 	(0.184)			(0.171)		
3. NET NEW CLAIMS COST	1.366	1.366	46%	1.230	1.230	45%
B. OVERHEAD EXPENSES 1. WSIB Administrative	0.384			0.494		
2. Legislative Obligations3. Accident Prevention4. TOTAL OVERHEAD EXPENSES	0.106	0.527	19%	0.083	0.617	22%
C. UNFUNDED LIABILITY		0.942	34%		1.008	37%
D. (GAIN)/LOSS		(0.074)	%6-		(0.099)	-4%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.76	100%		2.76	100%



RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ds	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	im Rate 3 Of irnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	0.674			0.662		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.097)			(0.107)		
b. <i>plus</i> Transfer Charge 3. NET NEW CLAIMS COST	0.140	0.717	46%	0.138	0.694	44%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.281 0.077 0.025 0.384 0.3	0.384	25%	0.278 0.047 0.027 0.353	0.353	23%
C. UNFUNDED LIABILITY	°O.	0.494	32%		0.568	36%
D. (GAIN)/LOSS	(0.0)	(0.038)	-2%		(0.055)	-4%
E. TOTAL PREMIUM RATE (A+B+C+D)	1	1.56	100%		1.56	100%



RATE GROUP 944: PERSONAL SERVICES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	m Rate Of rnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate .00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.166			1.067		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief	(0.261)			(0.238)		
b. <i>plu</i> s Transfer Charge 3. NET NEW CLAIMS COST	0.242	1.148	49%	1.053	1.053	45%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations	0.350			0.423		
3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.479	0.479	20%	0.035	0.530	22%
C. UNFUNDED LIABILITY		0.791	34%		0.862	37%
D. (GAIN)/LOSS		(0.062)	-3%		(0.084)	-4%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.36	100%		2.36	100%



RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Perce of 2 Premiu	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	m Rate Of rnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST	0.068 (0.011) 0.014 0.072	72	4 % %	0.067 (0.010) 0.014 0.071	0.071	42%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.028 0.008 0.013 0.049 0.049	64	29%	0.028 0.004 0.015 0.049	0.049	29%
C. UNFUNDED LIABILITY	0.050	20	29%		0.058	34%
D. (GAIN)/LOSS	(0.003)	03)	-5%		(0.005)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)	0.17		100%		0.17	100%



RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ilum Rate 00 Of Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST 4. WSIB Administrative C. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.120 (0.019) 0.025 0.127 0.049 0.013 0.021	0.085	44%	0.015) 0.024 0.124 0.048 0.008 0.023	0.081	41%
C. UNFUNDED LIABILITY		0.088	30%		0.101	34%
D. (GAIN)/LOSS		(0.006)	-5%		(600:0)	%8-
E. TOTAL PREMIUM RATE (A+B+C+D)		0.29	100%		0.30	100%



RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	n Rate Of nings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate .00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST 4. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.375 (0.050) 0.078 0.403 0.043 0.019	0.403	46%	0.386 (0.052) 0.080 0.415 0.029 0.022 0.217	0.415	23%
C. UNFUNDED LIABILITY		0.278	35%		0.340	%9E
D. (GAIN)/LOSS		(0.021)	-5%		(0.033)	-4%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.88	100%		0.94	100%



RATE GROUP 975: LINEN AND LAUNDRY SERVICES

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 30 Of Earnings	Percentage of 2005 Premium Rate	2004 Prer Per \$: Insurable	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST	1.589 (0.400) 0.330 1.520	1.520	20%	1.456 (0.356) 0.304 1.404	1.404	45%
B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.409 0.112 0.049 0.570	0.570	19%	0.564 0.096 0.053 0.713	0.713	23%
C. UNFUNDED LIABILITY		1.047	34%		1.150	37%
D. (GAIN)/LOSS		(0.082)	-3%		(0.113)	-4%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.06	100%		3.15	100%



RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	Φ.	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate 100 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST 2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST 4. WSIB Administrative C. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES	0.268 (0.059) 0.056 0.266 0.104 0.028 0.017 0.150	0.266	45% 25%	0.254 (0.056) 0.053 0.252 0.100 0.016 0.018	0.252	43%
C. UNFUNDED LIABILITY	Ö	0.183	31%		0.206	36%
D. (GAIN)/LOSS	(0)	(0.014)	-5%		(0.020)	%E-
E. TOTAL PREMIUM RATE (A+B+C+D)		0.59	100%		0.58	100%



2005 PREMIUM RATE COMPONENTS

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	P P	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	im Rate 5 Of trnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.152			0.152		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.031)			(0.029)		
b. <i>plus</i> Transfer Charge	0.032			0.032		
3. NET NEW CLAIMS COST	0.152 0.152	52	46%	0.156	0.156	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	690.0			0.067		
2. Legislative Obligations	0.005			0.005		
3. Accident Prevention	,			•		
4. TOTAL OVERHEAD EXPENSES	0.076	92	23%	0.074	0.074	21%
C. UNFUNDED LIABILITY	0.105	05	32%		0.128	37%
D. (GAIN)/LOSS	(0.008)	(80	-5%		(0.012)	% c -
					1	
E. IOIAL PREMIUM RAIE (A+B+C+U)	CO	0.33	100%		0.35	100%



2005 PREMIUM RATE COMPONENTS

CLASS I: OTHER SERVICES

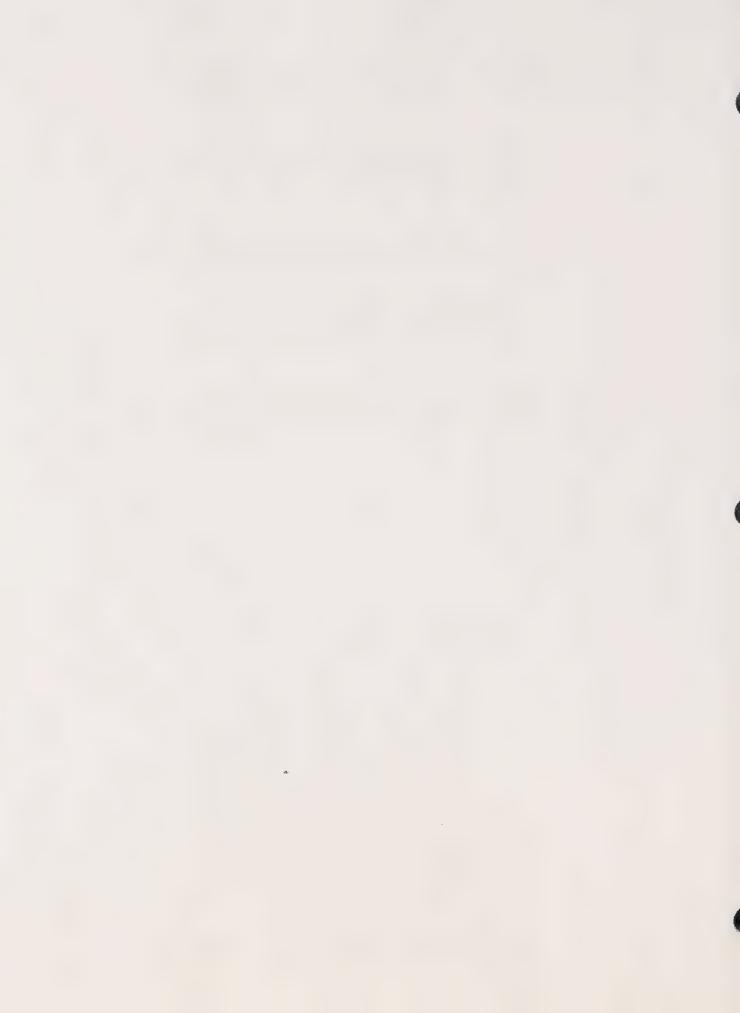
Component	2005 Premium Rate Per \$100 Of Insurable Earnings	5 Premium Rate Per \$100 Of urable Earnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	ium Rate 30 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.541			0.523		
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.105)			(0.098)		
b. plus Transfer Charge	0.112			0.109		
3. NET NEW CLAIMS COST	0.549	0.549	47%	0.534	0.534	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.183			0.211		
2. Legislative Obligations	0.049			0.035		
3. Accident Prevention	0.024			0.027		
4. TOTAL OVERHEAD EXPENSES	0.256	0.256	22%	0.274	0.274	23%
C. UNFUNDED LIABILITY		0.379	33%		0.437	36%
D. (GAIN)/LOSS		(0.029)	-3%		(0.042)	-4%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.16	100%		1.20	100%

Premium Rates

2005 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

		New				2002
Rate		Claims		Unfunded		Premium
Group	Description	Cost	Overhead	Liability	(Gain)/Loss	Rate
		(\$)	(\$)	(\$)	(\$)	(\$)
902	APARTMENT AND CONDOMINIUM SERVICES	1171	0.493	0.807	(0.063)	2 44
806	OTHER REAL ESTATE SERVICES	V V U	0.304	0.000	(0000)	4 6
906	OTHER REAL ESTATE SERVICES	0.044	0.30I	0.375	(0.029)	1.19
911	SECURITY AND INVESTIGATION SERVICES	0.703	0.384	0.485	(0.038)	1.53
919	RESTAURANTS AND CATERING	0.779	0.398	0.537	(0.042)	1.67
921	HOTELS, MOTELS AND CAMPING	1.267	0.505	0.873	(0.068)	2.58
923	JANITORIAL SERVICES	1.574	0.582	1.085	(0.085)	3.16
929	SUPPLY OF NON-CLERICAL LABOUR	2.303	0.743	1.587	(0.124)	4.51
933	EQUIPMENT RENTAL AND REPAIR SERVICES	1.366	0.527	0.942	(0.074)	2.76
937	RECREATIONAL SERVICES AND FACILITIES	0.717	0.384	0.494	(0.038)	1.56
944	PERSONAL SERVICES	1.148	0.479	0.791	(0.062)	2.36
926	LEGAL AND FINANCIAL SERVICES	0.072	0.049	0.050	(0.003)	0.17
928	TECHNICAL AND BUSINESS SERVICES	0.127	0.085	0.088	(0.006)	0.29
962	ADVERTISING AND ENTERTAINMENT	0.403	0.221	0.278	(0.021)	0.88
975	LINEN AND LAUNDRY SERVICES	1.520	0.570	1.047	(0.082)	3.06
981	MEMBERSHIP ORGANIZATIONS	0.266	0.150	0.183	(0.014)	0.59
983	COMMUNICATIONS INDUSTRIES	0.152	0.076	0.105	(0.008)	0.33
CLASS: I	OTHER SERVICES	0.549	0.256	0.379	(0.029)	1.16



Premium PANEW Rates

SECTION 7

Supporting Documentation for Schedule 1



2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

SCHEDULE 1

9				•			
Lost Time Injury Rate	2.47%	2.46%	2.28%	2.16%	2.05%	1.99%	1.91%
Number of LTIs	88,826	92,026	85,926	83,170	81,000	79,782	77,790
Employment	3,596,280	3,747,939	3,768,785	3,842,245	3,942,934	4,010,166	4,076,437
Average Insurable Earnings	\$28,932	\$29,512	\$30,508	\$31,518	\$31,967	\$32,846	\$33,781
Maximum Insurable Earnings Ceiling	\$59,200	\$59,300	\$60,600	\$64,600	\$65,600	\$66,800	\$67,700
Insurable Earnings	\$104,047,035,535	\$110,608,195,566	\$114,977,276,766	\$121,098,081,478	\$126,045,429,897	\$131,717,799,813	\$137,706,513,245
Year	1999	2000	2001	2002	2003	2004	2002



2005 PREMIUM RATES

NEW CLAIMS COST BY CLASS

2002

2005 New Claims Cost

Olace		(#) II 200 +000	Premium
		Cost per Lil (a)	(\$)
	FOREST PRODUCTS	45,162	4.42
	MINING AND RELATED INDUSTRIES	73,587	6.21
	OTHER PRIMARY INDUSTRIES	15,351	3.51
	MANUFACTURING	16,782	2.20
	TRANSPORTATION AND STORAGE	23,502	4.46
	RETAIL AND WHOLESALE TRADES	11,468	1.54
	CONSTRUCTION	52,967	5.82
	GOVERNMENT AND RELATED SERVICES	10,552	1.04
	OTHER SERVICES	10,818	1.16
	Schedule 1	17,846	2.19



2005 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

SCHEDULE 1

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.290
B.2 Legislative Obligations		
	WSIAT Office of Worker Advisor Office of Employer Advisor OHSA Mine Rescue Program Administration Institute of Work & Health Sub-Total	0.013 0.006 0.002 0.051 0.002 0.000 0.003
B.3 Accident Prevention	-	0.048
B.4 TOTAL OVERHEAD EXPENS	ES	0.415

Section 7 - © WSIB Ontario



2005 PREMIUM RATE COMPONENTS

SCHEDULE 1

Component	2005 Premium Rate Per \$100 Of Insurable Earnings	um Rate 0 Of arnings	Percentage of 2005 Premium Rate	2004 Premium Rate Per \$100 Of Insurable Earnings	nium Rate 00 Of Earnings	Percentage of 2004 Premium Rate
A. NEW CLAIMS COST 1. GROSS NEW CLAIMS COST	1.023			0.945		
2. Second Injury Enhancement Fund (SIEF) a. minus Relief b. plus Transfer Charge 3. NET NEW CLAIMS COST	(0.213) 0.213 1.024	1.024	47%	(0.197) 0.197 0.945	0.945	43%
 B. OVERHEAD EXPENSES 1. WSIB Administrative 2. Legislative Obligations 3. Accident Prevention 4. TOTAL OVERHEAD EXPENSES 	0.290 0.077 0.048 0.415	0.415	19%	0.355 0.059 0.053	0.468	21%
C. UNFUNDED LIABILITY		0.706	32%		0.778	36%
D. (GAIN)/LOSS		0.049	2%		0.002	%0
E. TOTAL PREMIUM RATE (A+B+C+D)		2.19	100%		2.19	100%



2005 PREMIUM RATES

Summary of Premium Rate Components by Class per \$100 of Insurable Earnings

2005 Premium Rate (\$)	4.42	6.21	3.51	2.20	4.46	1.54	5.82	1.04	1.16	2.19
(Gain)/Loss (\$)	0.266	0.369	(0.238)	0.131	0.148	(0.008)	0.029	(0.003)	(0.029)	0.049
Unfunded <u>Liability</u> (\$)	1.370	1.904	1.235	0.674	1.502	0.499	1.991	0.317	0.379	0.706
Overhead (\$)	0.794	1.174	0.719	0.421	0.632	0.328	606.0	0.262	0.256	0.415
New Claims Cost (\$)	1.988	2.763	1.791	0.978	2.179	0.724	2.888	0.460	0.549	1.024
<u>Description</u>	FOREST PRODUCTS	MINING AND RELATED INDUSTRIES	OTHER PRIMARY INDUSTRIES	MANUFACTURING	TRANSPORTATION AND STORAGE	RETAIL AND WHOLESALE TRADES	CONSTRUCTION	GOVERNMENT AND RELATED SERVICES	OTHER SERVICES	SCHEDULE 1
Class	d 1	m (י כ	۵	ш	L.	U	I	-	



Premium Rates W

SECTION 8

Classification Scheme Changes



2005 CLASSIFICATION SCHEME CHANGES

The Workplace Safety and Insurance Board (WSIB) reviews the classification scheme each year. For 2005, no rate groups are being added or removed but minor changes are being implemented. For example, a review of the Metal Service Centres industry has prompted modifications to the set of classification units belonging to Rate Group 387 Other Metal Fabricating Industries and Rate Group 685 Metal Products, Wholesale.

These changes are summarized in the table below.

Th	ne following Classification Units (CUs)		Will appear as follows in 2005
2004 Rate		2005 Rate	
Group	Description	Group	Description
301	CU 2435-000 Men's and Boys' Clothing Contractors is merged with CU 2445-000 Women's Clothing Contractors, eliminating CU 2435-000.	301	CU 2445-000 remains in RG 301 but the CU is renamed "Clothing Contractors".
N/A		387	CU 3099-003 Metal Service Centres, Processing is a new CU set up in RG 387.
570	CU 4562-000 Used Goods Moving and Storage.	570	CU 4562-000 remains in RG 570 but the CU is renamed "Used Goods Moving".
685	CU 5611-000 Iron and Steel Primary Forms and Structural Shapes, Wholesale, CU 5612-000 Other Iron and Steel Products, Wholesale, CU 5613-000 Non-ferrous Metal and Metal Products, Wholesale and CU 5619-000 Metal and Metal Product Combination Wholesalers will be merged, eliminating CU 5612-000, CU 5613-000 and CU 5619-000.	685	CU 5611-000 remains in RG 685 but the CU is renamed "Metal Products, Wholesale".
958	CU 4592-003 Freight Forwarders (Brokers)	958	CU 4592-003 remains in RG 958 but the CU is renamed "Freight Brokers".
N/A		958	CU 4592-004 Freight Forwarders (Air and/or Ocean) is a new CU set up in RG 958.

As these classification unit changes do not affect how many rate groups there are, the number of rate groups in the WSIB's classification scheme remains at 157.



Premium PANNEN Rates

SECTION 9

Non-Credible Rate Groups





NON-CREDIBLE RATE GROUPS

Ideally, each rate group defined in the Workplace Safety and Insurance Board's classification scheme should be credible, that is, large enough so that reasonably reliable estimates can be made for deriving premium rates from a rate group's own claims experience. Although this is generally the case, particular industries or services in Ontario can decline substantially as the economy undergoes changes and this can lead to a situation where a previously credible rate group becomes non-credible. In addition, some rate groups have reduced the number of injuries to a level where there is not enough information available to estimate the average cost of a claim and, as a result, the rate group becomes non-credible. As part of the ongoing activity of rate making, the Workplace Safety and Insurance Board (WSIB) monitor the credibility of rate groups.

When the WSIB is concerned that a particular rate group has become non-credible, and is likely to remain non-credible, the WSIB may decide to remove such a rate group from the classification scheme through some form of rate group merger, as of a specified date. Employers in the affected industries or services would continue to be insured, but under another rate group.

Since the original development of the WSIB's current classification scheme, which was introduced in 1993, a number of rate groups have become non-credible. Different approaches have been used to address the issue of non-credibility, depending on the circumstances of each rate group.

Data supporting the 2005 premium rates shows that six rate groups are not fully credible for the purpose of rate making. Never the less, each of them has a credibility factor of 69% or above and as these factors are reasonably high, all six of these rate groups were deemed credible for 2005 premium rates setting.

It is possible that the experience of some of the non-credible rate groups may naturally return to a fully credible level, eliminating the need for additional review. However, it is expected that for some of these rate groups, the lack of credibility would need to be addressed more formally by the WSIB, possibly through reclassifications or rate group mergers.

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Premium PANAM Rates

SECTION 10

Glossary of Acronyms





GLOSSARY OF ACRONYMS

ACRONYM	DEFINITION
CSAO	Construction Safety Association of Ontario
CSPAAT	Commission de la sécurité professionelle et de l'assurance contre les accidents du travail
ESAO	Education Safety Association of Ontario
EUSA	Electrical & Utilities Safety Association
FSA	Farm Safety Association
HCHSA	Health Care Health and Safety Association
IAPA	Industrial Accident Prevention Association
LTI	Lost Time Injury
LTI Rate	Lost Time Injury Rate
MASHA	Mines and Aggregates Safety and Health Association
MHSA	Municipal Health and Safety Association
OFSWA	Ontario Forestry Safe Workplace Association
OSSA	Ontario Service Safety Alliance
PPHSA	Pulp and Paper Health and Safety Association
SWA	Safe Workplace Association
THSAO	Transportation Health & Safety Association of Ontario
UL	Unfunded Liability
WSIB	Workplace Safety and Insurance Board

Glossary of Acronyms 596



Premium Rates W

SECTION 11

Contact Information





CONTACT INFORMATION

1. Premium Rates Information

For more information about the premium rates or the supporting documentation presented in this manual, please contact:

Actuarial Services Division
Workplace Safety and Insurance Board

Telephone: (416) 344-4487 Facsimile: (416) 344-4499

2. Premium Information and Data Requests

For more information about individual employer accounts, or for current data requests, please contact:

Employer Client Call Centre Workplace Safety and Insurance Board

Telephone: (416) 344-1000

Toll Free (Ontario): 1-800-387-0080

Toll Free (Canada-Wide): 1-800-387-5540

Facsimile: (416) 344-4684

Toll Free Facsimile: 1-888-313-7373

3. WSIB Website

For further information for both employers and employees, including prevention initiatives, forms and policy reports, please visit our website at:

www.wsib.on.ca

The information contained on the website is continuously maintained and regularly updated.

Contact Information 598





